

# Social Security Bulletin

SEPTEMBER 1961

VOLUME 24

NUMBER 9



**Social Security Amendments of 1961: Summary and  
Legislative History**

**Old-Age, Survivors, and Disability Insurance: Financing  
Basis and Policy Under the 1961 Amendments**

**Cooperative Research and Demonstration Grant Program  
of the Social Security Administration**

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE • Social Security Administration

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. Calendar-year data for each year 1939-48 were published in the SOCIAL SECURITY YEARBOOKS and, beginning with data for 1949, in the ANNUAL STATISTICAL SUPPLEMENTS to the BULLETIN. (The Supplements with data for each year 1949-54 were included in the September BULLETIN, 1950-55; beginning with 1955 data, the SUPPLEMENT is a separate publication.) Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.

The BULLETIN is prepared in the Division of Program Research, Office of the Commissioner, Social Security Administration, under the editorial supervision of Josephine Merican and Angela Murray, Associate Editors. Suggestions or comments concerning the BULLETIN should be addressed to the Division of Program Research. The BULLETIN is planned with the advice and aid of an editorial advisory committee representing the units of the Social Security Administration.

#### Editorial Advisory Committee

Ida C. Merriam, *Chairman*  
William E. Allen Phyllis Hill  
E. Myles Cooper J. S. Hurst  
Alvin M. David Helen R. Jeter  
Lavinia Engle Dorothy Lally  
Robert J. Myers  
Robert N. Teeters  
Ben H. Thompson



The Social Security Bulletin is for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Price: \$2.75 a year in the United States, Canada, and Mexico; \$3.50 in all other countries; single copies, 25 cents (special anniversary issue, August 1960, 55 cents). Price of the 1955 Supplement, 40 cents; 1956 Supplement, 45 cents; 1957 Supplement, 50 cents; 1958 Supplement, 50 cents; 1959 Supplement, 55 cents.

Use of funds for printing this publication has been approved by the Director of the Bureau of the Budget (September 14, 1959).

NOTE: Contents of this publication are not copyrighted; any items may be reprinted, but citation of the *Social Security Bulletin* as the source is requested.

# Social Security Bulletin

★ ★ ★  
★ ★ ★  
★ ★ ★  
★ ★ ★  
**SEPTEMBER 1961**  
**VOLUME 24**  
**NUMBER 9**

#### In this issue:

	Page
<b>Social Security in Review:</b>	
Program operations	1
<b>Social Security Amendments of 1961: Summary and Legislative History,</b> by Wilbur J. Cohen and William L. Mitchell	3
<b>Old-Age, Survivors, and Disability Insurance: Financing Basis and Policy</b> Under the 1961 Amendments, by Robert J. Myers	12
<b>Cooperative Research and Demonstration Grant Program of the Social</b> <b>Security Administration, by Ida C. Merriam</b>	20
<b>Notes and Brief Reports:</b>	
Old-age benefits in current-payment status, December 31, 1960	28
Disability insurance benefits in current-payment status, December 31, 1960	30
<b>Recent Publications</b>	31
<b>Current Operating Statistics</b>	32

#### U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

ABRAHAM RIBICOFF, *Secretary*

#### SOCIAL SECURITY ADMINISTRATION

WILLIAM L. MITCHELL, *Commissioner*  
JOSEPH H. MEYERS, *Deputy Commissioner*

Bureau of Old-Age and Survivors  
    Insurance

    VICTOR CHRISTGAU, *Director*

Bureau of Public Assistance  
    KATHRYN D. GOODWIN, *Director*

    Children's Bureau  
    KATHERINE B. OETTINGER, *Chief*

Bureau of Federal Credit Unions  
    J. DEANE GANNON, *Director*

Division of Program Research  
    IDA C. MERRIAM, *Director*

    Division of the Actuary  
    ROBERT J. MYERS, *Chief Actuary*

Office of Hearings and Appeals  
    JOSEPH E. McELVAIN, *Director*

# Social Security in Review

## First ADC Payments Made for Children of Unemployed Parents

MAY WAS THE first month in which Federal participation was available, under recent amendments to the Social Security Act, in payments of aid to dependent children of unemployed parents. Illinois, New York, Pennsylvania, and Rhode Island became the first States to make such payments; they added a total of 72,000 recipients to the rolls under the extended program. Most of these recipients (59,000) were in Pennsylvania. About nine-tenths of the unemployed-parent cases in the four States were transferred from general assistance.

The total number of persons receiving aid under the six public assistance programs declined 174,000 during May, to about 7.3 million. The decrease resulted from a drop of 277,000 in the number of recipients of general assistance. This decline in general assistance, the second consecu-

tive monthly decrease, reflected largely the impact of seasonal influences. Part of the reduction, however, resulted from the transfer of general assistance cases to the program of aid to dependent children.

For the country as a whole, changes in the number of recipients of old-age assistance, aid to the blind, and aid to the permanently and totally disabled were relatively small. Payments under the comparatively new program of medical assistance for the aged were made in eight States in behalf of 41,400 persons—13,400 or 47.8 percent more than in April. Four-fifths of this increase was accounted for by New York, which did not initiate its program until April.

## Expenditures Higher in State-Federal Programs

Total expenditures for assistance, including vendor payments for medical care, were \$341.1 million in May—about the same as in April. Total payments were higher in each of the federally aided programs. Medical assistance for the aged showed the largest increase (\$2.4 million or 40.8 percent), primarily because of New York's new program. In aid to dependent children, extension of the programs in Illinois, New York, Pennsylvania, and Rhode Island to cover aid to children of unemployed parents accounted for almost three-fourths of the national increase of \$2.1 million or 2.1 percent in total payments. General assistance payments, excluding vendor payments for medical care, declined \$5.7 million or 15.9 percent.

The national average payment per recipient rose 75 cents in aid to the blind and 73 cents in aid to the permanently and totally disabled, and it remained about the same in old-age assistance and aid to dependent children. There was a de-

	May 1961	April 1961	May 1960
<b>OLD-AGE, SURVIVORS, AND DISABILITY INSURANCE</b>			
Monthly benefits in current-payment status:			
Number (in thousands)	15,485	15,363	14,149
Amount (in millions)	\$1062.3	\$973.4	\$881.2
Average old-age benefit (retired worker)	\$74.51	\$74.46	\$73.50
Average old-age benefit awarded in month	\$78.63	\$78.71	\$82.00
<b>PUBLIC ASSISTANCE</b>			
Recipients (in thousands):			
Old-age assistance	2,300	2,303	2,361
Medical assistance for the aged	41	28	—
Aid to dependent children (total)	3,333	3,242	3,031
Aid to the blind	106	106	108
Aid to the permanently and totally disabled	381	379	361
General assistance (cases)	438	407	384
Average payments:			
Old-age assistance	\$68.67	\$68.45	\$68.19
Medical assistance for the aged	200.44	210.40	—
Aid to dependent children (per recipient)	30.21	30.43	29.16
Aid to the blind	78.73	72.98	72.53
Aid to the permanently and totally disabled	69.03	68.30	65.73
General assistance (per case)	68.60	71.98	67.14

crease of \$9.96 (4.7 percent) in the average payment per recipient of medical assistance for the aged and a drop of \$3.29 in the average payment per general assistance case.

In May, only a few States took specific actions that appreciably affected the average level of assistance payments. Colorado, in order to conserve funds for medical care in old-age assistance, limited coverage for hospital care to emergency cases only. This action contributed to the drop of \$4.84 in the average vendor medical payment per recipient of old-age assistance. In Arizona the application of restrictive policies in general assistance was responsible for the decrease of \$7.10 in the average payment per case.

#### **Many Benefits Awarded Under 1960 Liberalizations**

About 15.5 million persons were receiving monthly benefits under the old-age, survivors, and disability insurance program at the end of May, almost a million more than in September 1960, when the 1960 amendments were enacted. Many of the beneficiaries added to the rolls in this 8-month period qualified for benefits under provisions in the 1960 amendments. By the end of May 1961, monthly benefits had been awarded to 111,000 disabled workers under age 50, to 124,000 wives, husbands, and children of these workers, and to 110,000 persons who qualified under the liberalized insured-status provision. The \$982.3 million being paid in monthly benefits at the end of May was \$71.3 million higher than

the monthly rate at the close of September 1960.

#### **Proportion of Aged Beneficiaries Declines Slightly**

Benefits were going at the end of May 1961 to 12.2 million men aged 65 or over and women aged 62 or over—about 862,000 more than in May 1960. These aged beneficiaries made up 79.0 percent of all persons receiving benefits, compared with 80.3 percent a year earlier. Sixty-eight percent of all aged beneficiaries in May 1961 were retired workers. Eighteen percent of the aged group were receiving wife's or husband's benefits; 13 percent, widow's or widower's benefits; and less than half of 1 percent, parent's benefits.

About 1,609,000 children of deceased workers, 282,000 children of retired-worker beneficiaries, and 223,000 children of disabled-worker beneficiaries were receiving monthly child's benefits. Included in the total number of child's benefits were 111,000 being paid to disabled persons aged 18 or over whose disability began before age 18. Wives (under age 65 with child beneficiaries in their care) of 116,000 retired-worker and 74,000 disabled-worker beneficiaries and 415,000 mothers of orphaned child beneficiaries were also receiving monthly benefits. In all, 2.7 million child's, young wife's, and mother's benefits were being paid, representing 17.5 percent of the total.

Monthly benefits to disabled workers under age 65 numbered 537,000. These beneficiaries

(Continued on page 44)

	<i>May 1961</i>	<i>April 1961</i>	<i>May 1960</i>	<i>1960</i>	<i>1959</i>
Civilian labor force, <sup>1</sup> total (in thousands)	71,546	70,666	70,667	70,612	69,394
Employed	60,778	65,734	67,208	66,081	65,581
Unemployed	4,768	4,962	3,459	3,931	3,813
Personal income (in billions, total seasonally adjusted at annual rates) <sup>2</sup> .....	\$413.7	\$411.3	\$404.7	\$404.2	\$383.3
Wage and salary disbursements	270.9	275.1	273.6	272.5	258.2
Proprietor's income	48.8	48.5	48.2	47.8	46.5
Personal interest income, dividends, and rental income	54.0	54.0	52.9	53.2	49.2
Social insurance and related payments	26.8	26.3	22.5	23.2	21.2
Public assistance	3.4	3.4	3.2	3.2	3.2
Other	13.3	13.4	13.6	13.6	12.8
Less: Personal contributions for social insurance	9.5	9.5	9.3	9.3	7.8
Consumer price index, <sup>3</sup> <sup>4</sup> all items (1947-49=100) .....	127.4	127.5	126.3	126.5	124.6
Food	120.7	121.2	119.7	119.7	118.3
Medical care	160.4	159.9	155.9	156.2	150.8

<sup>1</sup> Bureau of the Census and Bureau of Labor Statistics. Beginning January 1960, data include Alaska and Hawaii.

<sup>2</sup> Data exclude Alaska and Hawaii, except that personal income includes pay of Federal personnel stationed abroad.

<sup>3</sup> Data from the Office of Business Economics, Department of Commerce.

Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement, 1960*, page 1, table 1.

<sup>4</sup> Bureau of Labor Statistics.

# Social Security Amendments of 1961: Summary and Legislative History

by WILBUR J. COHEN and WILLIAM L. MITCHELL\*

THE SOCIAL Security Amendments of 1961 (Public Law 87-64),<sup>1</sup> approved by President Kennedy on June 30, 1961, make significant improvements in the social security program that add to its flexibility and effectiveness. The legislation is a further step toward providing American workers and their families with basic protection against the hardships that can result from loss of earnings when the breadwinner retires, becomes disabled, or dies.

## CHANGES IN BRIEF

Most of the changes made by Public Law 87-64 are in old-age, survivors, and disability insurance.

1. The age at which men are first eligible for old-age and survivors insurance benefits is lowered from 65 to 62; for those who claim benefits before they reach age 65, the monthly amount is reduced to take account of the longer period that they will draw benefits.

2. The minimum insurance benefit payable to a retired or disabled insured worker, and to the sole survivor of a deceased insured worker, is increased from \$33 a month to \$40, with corresponding increases for those—wives and children, for example—getting other types of benefits based on primary insurance amounts of less than \$40.

3. The requirement for fully insured status—the proportion of time that a person must work in covered employment and self-employment to be eligible for old-age and survivors insurance benefits—is changed from 1 quarter of covered work for each 3 calendar quarters elapsing after

1950 to 1 quarter for each calendar year (equivalent to 1 for each 4 calendar quarters). The insured-status requirements for persons who are now old are thus made comparable, on a proportionate basis, to those that will apply in the long run for persons attaining retirement age in the future.

4. The insurance benefit payable to the aged widow of a deceased insured worker is increased by 10 percent, from 75 percent of the worker's primary insurance amount (the basic amount on which all old-age, survivors, and disability insurance benefit amounts are based) to 82½ percent. (A similar increase is made in the benefit payable to a widower and, when only one parent is entitled to benefits, to a surviving dependent parent.)

5. Under the new provision for withholding benefits from beneficiaries whose earnings exceed \$1,200 a year (generally referred to as the retirement test), \$1 in benefits will be withheld for each \$2 of earnings between \$1,200 and \$1,700. Under previous law, \$1 was withheld for every \$2 of earnings between \$1,200 and \$1,500.

6. The social security contribution rates payable by employers and employees are increased by  $\frac{1}{8}$  of 1 percent each, and the rate for the self-employed is increased by  $\frac{1}{16}$  of 1 percent and rounded to the nearest  $\frac{1}{10}$  of 1 percent, beginning with 1962. In addition, the tax increase scheduled for 1969 becomes effective in 1968.

The above benefit changes are effective for August 1961 and thus will be reflected in the benefit checks distributed at the beginning of September. The change in the retirement test is effective for beneficiaries' taxable years ending in and after July 1961, so that for the vast majority of persons, it is effective for the calendar year 1961.

Other changes in old-age, survivors, and disability insurance made by the legislation give workers with a prolonged disability additional time to file applications to preserve their benefit rights, facilitate the coverage of additional em-

\* Mr. Cohen is the Assistant Secretary (for Legislation) of Health, Education, and Welfare; Mr. Mitchell is the Commissioner of Social Security.

<sup>1</sup> See *Social Security Amendments of 1961: Executive Hearings Before the Committee on Ways and Means, House of Representatives, on H.R. 4751* (87th Cong., 1st sess.), Mar. 9, 13, 22, 24, and 27, 1961; and *Social Security Benefits and Eligibility: Hearings Before the Committee on Finance, U. S. Senate, on H.R. 6027* (87th Cong., 1st sess.), May 25 and 26, 1961.

ployees of State and local governments, and give survivors of certain deceased ministers an opportunity to obtain the protection of the program.

Public Law 87-64 also amends the public assistance program. Under the new law the amounts the Federal Government pays under the programs of old-age assistance, aid to the blind, and aid to the permanently and totally disabled are increased.

For these categories, the Federal Government will pay 80 percent of the first \$31 per recipient per month instead of the first \$30. The over-all maximum average payment in which the Federal Government participates is raised from \$65 to \$66. (For old-age assistance, the amount of vendor medical payments in which there is additional Federal participation beyond the formula applicable to all three adult categories was raised earlier in 1961 from \$12 to \$15).<sup>2</sup>

Another provision of Public Law 87-64 authorizes the Secretary of Health, Education, and Welfare to furnish temporary assistance to United States citizens without available resources who return to this country from foreign countries because of war or other emergency.

Many of those who will benefit from the changes in the old-age, survivors, and disability insurance program are getting public assistance because they are not now eligible for insurance benefits or because their benefits are inadequate to meet their needs. The new or increased insurance benefits will enable some of them to get along without public assistance, while others will need smaller amounts of assistance. It is estimated that the savings in assistance expenditures (Federal and State) resulting from the changes in the insurance program will total \$50 million in the first 12 months in which the amendments are in effect; the estimated saving in Federal expenditures alone is between \$19 million and \$20 million.

#### **OLD-AGE, SURVIVORS, AND DISABILITY INSURANCE**

The 1961 amendments liberalize old-age, survivors, and disability insurance in several important areas. It is expected that \$815 million in

new or increased benefits will be paid to 4,770,000 persons as a result of these changes during the first 12 months of operation.

#### **Benefits for Men at Age 62**

The new law makes insurance benefits payable to men at age 62; the amount of the monthly benefit payable for those claiming benefits before attainment of age 65 is actuarially, permanently reduced. Though there is general agreement that this change does not represent the only or the best solution to the economic problems of older unemployed workers, it does give them some protection. The fact is that the problem of the older worker who cannot get a job continues to exist, in good times as well as bad, and the social security program should be flexible enough to take account of this problem. Men and women make social security contributions over the years in the expectation of receiving insurance benefits when they are too old to work. They should have a degree of protection if they find themselves unable to get work because of conditions beyond their control when they are nearing retirement age, even though they have not reached age 65.

Under the provision making reduced benefits available at age 62, a man can weigh the amount of the benefit he can get against his physical condition, the availability of work, and his general financial situation and make the choice that seems best for him under all the circumstances. It is estimated that benefits amounting to \$440 million will be paid during the first 12 months of operation to about 560,000 persons who would not have been eligible for insurance benefits if it were not for this change.

The insurance benefits for a male worker are reduced, under the new provision, at the same rate as those for a woman worker ( $\frac{5}{36}$  of 1 percent for each month before attainment of age 65 for which a benefit is payable). Husband's insurance benefits are reduced at the same rate now applicable to wife's insurance benefits ( $\frac{25}{36}$  of 1 percent for each month before age 65); and benefits to a widower and to a surviving father are, like those for a widow and a surviving mother, payable without reduction. The monthly benefit for a man who begins to draw old-age insurance

<sup>2</sup> See the *Bulletin*, July 1961, page 18.

benefits in the month in which he reaches age 62 will amount to 80 percent of the benefit he would get if he stopped working then but waited until his sixty-fifth birthday to draw benefits; for a man getting husband's insurance benefits at age 62, they are 75 percent of the amount otherwise payable at age 65.

For men, as for women, the percentage reduction will continue to apply after the beneficiary reaches age 65. If, however, he returns to work and earns enough before he reaches age 65 to cause any of his benefits to be withheld, the reduction in his benefit will be refigured when he reaches age 65 to reflect the fact that benefits were not paid for as many months before his sixty-fifth birthday as had been contemplated at the time that the original computation was made.

A 1960 proposal to lower the minimum eligibility age for men involved some additional cost (estimated at 0.10 percent). The added cost would have arisen from the use of the same method of determining fully insured status and computing the average monthly wage as is now used for women electing to receive insurance benefits at age 62. The measuring period for such determinations for men would have been based on the period ending with the beginning of the year of attainment of age 62 instead of age 65—a period 3 years shorter than under the present law.

Using a smaller number of years in the computation permits the dropping of more years of low earnings and thus may give a higher average monthly wage and a higher benefit amount even when the person works up to age 65. In the 1961 amendments, an increase in the cost of the program is avoided by continuing to use age 65 for determining insured status and computing the average monthly wage for men.

Because the period for computing the average monthly wage for men extends to age 65 even though men may claim benefits before that age, in some cases, where coverage was very recent, as many as 3 years without earnings may have to be included in the computation. When the man works after entitlement to reduced benefits, therefore, the new law provides for a special automatic recomputation without an application at age 65 or at death, before age 65, in order to pick up such earnings. In addition, the period used in

the computation is shortened in cases of death before age 65.

#### **Minimum Insurance Benefit**

The provision for increasing the minimum insurance benefit from \$33 to \$40 makes an improvement in the old-age, survivors, and disability insurance program that has been much needed. Persons coming on the benefit rolls in the future will generally get benefits above the minimum because they will have had a chance to work in covered employment during their best working years. Many of those now on the rolls, however, are getting benefits at or near the minimum—not because they had a low level of lifetime earnings but because they were already old when their jobs were covered and their earnings under the program were lower than their average lifetime earnings. The increase in the minimum makes the protection of the program much more effective for these men and women.

The provision to increase the minimum insurance benefit to \$40 will put an additional \$170 million in the hands of 2,175,000 persons in the first 12 months of its operation.

#### **Insured-Status Requirements**

Under the new law a person is fully insured if he has 1 quarter of covered employment for every year elapsing after 1950 up to but not including the year in which he reaches age 65 (age 62 for women), dies, or becomes disabled. (As under the old law, a minimum of 6 quarters of coverage is required; the maximum requirement is 40.) One quarter of coverage was required under the previous law for every 3 quarters elapsing after 1950.

The change to 1 quarter out of every 4 will help many persons who are uninsured because the jobs they held during their best working years were not covered and, by the time their jobs were covered, they were already so old that they could not work regularly enough to meet the insured-status requirements then in the law. Here again, though the long-run cost is small (a level-premium cost of only 0.02 percent of payroll), the immediate effect is pronounced. About \$65 mil-

lion will be paid during the first 12 months to 160,000 persons who would not otherwise have qualified for insurance benefits.

#### **Widow's Insurance Benefit**

The amendments increase the aged widow's insurance benefit by 10 percent (from 75 percent to 82½ percent of the worker's primary insurance amount). Men getting widower's benefits and surviving dependent parents, when only one parent is entitled to benefits, also have the amount of their benefits increased.

Under the law in effect up to this time, when a retired-worker beneficiary died his widow had to get along with half the benefit income that he and his wife had been receiving while he was living. If the retirement benefit for a man bears a reasonable and adequate relationship to his previous earnings, as it is intended to, then three-fourths of that benefit is not adequate for his widow in terms of the man's earnings. The increase provided in the legislation produces a more reasonable relationship between the widow's benefit and her deceased husband's earnings. This change will result in \$105 million in additional benefits being paid to 1,525,000 older women and men during the first 12 months of operation.

In the following tabulation, benefits for aged widows under the new law, at various levels of average monthly wages, are compared with those previously payable.

Average monthly wage	Widow's benefit under old law	Widow's benefit under 1961 amendments
\$50	\$33.00	\$40.00
100	44.30	48.70
150	54.80	60.30
200	63.00	69.30
250	71.30	78.40
300	78.80	86.70
350	87.00	95.70
400	95.30	104.80

<sup>1</sup> The minimum benefit payable under the 1961 amendments.

#### **Retirement Test**

Under the annual test of retirement, full benefits for the year are paid if earnings are \$1,200

or less. The 1961 amendments change the provision for withholding benefits from beneficiaries whose earnings exceed \$1,200 a year (generally referred to as the retirement test). Under the new law, \$1 in benefits will be withheld for each \$2 of a beneficiary's earnings between \$1,200 and \$1,700. Beyond that point, \$1 of benefits is lost for each \$1 of earnings. If an individual earns \$1,210, for example, he loses \$5 in benefits; if he earns \$1,600 he loses \$200; and if he earns \$2,000, he loses \$550 (½ of \$500 plus \$300). (As under the old law, no benefits are withheld, regardless of the amount of annual earnings, for any month in which the beneficiary neither earns wages of more than \$100 nor renders substantial services in self-employment or for any month in which the beneficiary is aged 72 or over.)

In 1960, Congress had eliminated the earlier requirement for withholding a month's benefit for each \$80 of earnings above \$1,200 and provided instead for withholding \$1 in benefits for each \$2 of earnings between \$1,200 and \$1,500 and for each \$1 of earnings above \$1,500. For most persons, whose taxable year for income-tax purposes is on a calendar-year basis, the 1960 provision was never effective since the first year to which the provision applied for them was 1961.

The changes made in the retirement test by the 1960 amendments reduced the deterrent to work and eliminated certain anomalies that had existed under previous law. Adjusting benefits in direct ratio to the amount of earnings above \$1,200 assures that a beneficiary who earns more than \$1,200 in a year will always have more in total income from benefits and earnings than if he had held his earnings to \$1,200.

The 1961 change increasing the \$1,500 limitation on the "\$1-for-\$2" band to \$1,700 raises the level-premium cost of the program by 0.02 percent of payroll on an intermediate-cost basis. Under the new test, about 350,000 persons will start to get insurance benefits or will receive more in benefits for 1961 than they would have received if the law had not been changed.

#### **Period of Disability**

Under the amendments, the deadline of June 30, 1961, for filing applications for establishing a period of disability beginning with the actual

onset of the disability (as far back as October 1941) is postponed for 1 year. (As in the old law, when an application is filed after the deadline a period of disability can be established no earlier than 18 months before the date of filing, even if the applicant stopped working because of his disability much earlier than that eighteenth month.)

This is a much more important provision than it may appear to be. Failure to qualify for a period of disability means that a person may lose his insured status for all types of insurance benefits—retirement and survivor, as well as disability—or may have the benefits payable on his earnings record greatly reduced. Yet about one-sixth of the disability claims now being filed are based on disabilities that began more than 18 months earlier. Many of these late filers are disabled workers under age 50, who only recently were made eligible for disability insurance benefits and who have just learned that they are eligible.

#### Coverage for State and Local Government Employees

The amendments give some employees of State and local governments additional time to elect coverage under the "divided retirement system" provision, which permits specified States to cover those retirement system members who desire coverage, with all future members being covered compulsorily. Under a provision added to the law by the 1958 amendments, employees who did not choose coverage at the first opportunity could, at their request, be brought under the program by the State at any time within a year after the date on which coverage for the group was approved (or before January 1, 1960, if that was later). Under the 1961 amendment, the option of bringing additional persons under coverage is open for 2 years after coverage for the group is approved, or through December 31, 1962, if that date is later. This extension of time takes account of the fact that State legislatures meet only once every 2 years and of other factors that might result in employees not coming under the program within the time limits of previous law.

Another amendment adds New Mexico to the list of States to which the "divided retirement"

system provision applies, bringing the total number to 17.

#### Election of Coverage by Ministers' Survivors

A minor amendment affects the provisions for covering ministers. This change permits the survivors of ministers (or Christian Science practitioners) who die on or after September 13, 1960 (the date of enactment of the 1960 amendments), and before April 16, 1962, to take advantage of the extension of time for electing coverage that was provided for ministers in the 1960 amendments. Such a survivor, as would be true of the minister himself had he lived, has through April 15, 1962, to file a certificate electing coverage of services performed by the minister before his death. A certificate filed by a survivor will be effective, generally, to cover the minister's services retroactively for 1 year, as if the certificate had been filed by the minister himself on the date of his death.

This change will help a few families who have been adversely affected by the fact that, in such cases, waiver certificates could not be filed on behalf of a minister after his death.

#### Financing the OASDI Amendments

The changes made by the 1961 amendments will increase the level-premium cost of the program by 0.27 percent of payroll and, in the long run, the income to the trust funds by an equal amount. This additional income will result from an increase in the contribution rates and from advancing by 1 year, to 1968, the time at which the ultimate scheduled contribution rate becomes effective.

The changes in the contribution schedule are shown below.

Calendar years	[Percent]			
	Employee rate (same for employer)		Self-employed rate	
	Old law	New law	Old law	New law
1962-----	3	3½	4½	4.7
1963-65-----	3 ½	3 ½	5 ¼	5.4
1966-67-----	4	4 ½	6	6.2
1968-----	4	4 ½	6	6.9
1969 and after.....	4 ½	4 ½	6 ¾	6.9

In making the changes in old-age, survivors, and disability insurance, Congress has shown its customary concern for the financial soundness of the insurance program. Since the amendments increase the level-premium cost of the program by 0.27 percent of payroll, and since they provide for additional income to the trust funds that is also estimated at 0.27 percent of payroll, the actuarial balance of the program is not changed and the system remains on a sound financial basis.<sup>3</sup>

#### PUBLIC ASSISTANCE

The new legislation amends the Social Security Act to provide additional Federal participation in public assistance payments to recipients of old-age assistance, aid to the blind, and aid to the permanently and totally disabled. It also provides for aid on a temporary basis to those U. S. citizens and their dependents who, having returned to this country from abroad, lack funds and other resources necessary to their health, welfare, and resettlement as responsible citizens.

#### Federal Participation in Assistance Payments

In recognition of the need for more nearly adequate assistance payments to the needy, Congress raised the amount of the payment in which the Federal Government shares for the adult categories—old-age assistance, aid to the blind, and aid to the permanently and totally disabled. The Federal share has been 80 percent of the first \$30 per recipient per month paid by the participating State. The Federal share in the next \$35 of the average assistance payment (up to a maximum average total payment of \$65, excluding the special medical provision in old-age assistance) has ranged, according to relative State per capita income, from 50 percent to 65 percent.

The new legislation, effective from October 1, 1961, through June 30, 1962, provides a Federal share of 80 percent of the first \$31 of the average monthly payment, with the Federal share in the next \$35 ranging from 50 percent to 65 percent as

<sup>3</sup> For a discussion of the financing basis and policy under the 1961 amendments, see pages 12-19 of this issue of the *Bulletin*.

heretofore. The maximum for the average total payment is thus raised from \$65 on an average basis to \$66. The provisions already in the law for special Federal financial participation in medical care vendor payments in old-age assistance beyond the monthly maximum are not affected by this legislation. The amount of the additional vendor medical payments in old-age assistance in which there is Federal sharing is \$15.

The new legislation makes appropriate changes in the special provisions for Federal financial participation in these programs for Puerto Rico, Guam, and the Virgin Islands.

The formula changes are expected to increase the Federal share in the Federal-State assistance programs by more than \$15 million for the 9-month period covered by the legislation.

Legislation enacted earlier in 1961 (Public Law 87-31) provided for an increase in Federal financial participation in the program of aid to dependent children by broadening the coverage to include the children of unemployed parents.<sup>4</sup>

#### Assistance for United States Citizens Returned From Foreign Countries

From time to time, United States citizens in foreign countries are without available resources and must be returned to this country because of their personal misfortune or illness or destitution or because of international crisis. After they reach a port of entry in the United States they may be in need of temporary assistance.

An amendment to title XI of the Social Security Act authorizes the Secretary of Health, Education, and Welfare to provide temporary assistance to citizens of the United States and their dependents who have been identified by the Department of State as having returned or been brought back from a foreign country because of destitution or illness, or the illness of any dependent, or because of war, threat of war, invasion, or other crisis when they are without resources.

Except in cases or classes of cases set forth in regulations by the Secretary, recipients of temporary assistance are to reimburse the Federal Government for the cost of assistance.

<sup>4</sup> See the *Bulletin*, July 1961, page 18.

Assistance may be provided to the recipient directly by the Department of Health, Education, and Welfare or through the services and facilities of appropriate public or private agencies and organizations.

The Secretary of Health, Education, and Welfare is also authorized to develop plans and make arrangements for providing such assistance in the United States to United States citizens and their dependents who are without available resources after being returned or brought back from a foreign country.

"Temporary assistance" may include money payments, medical care, temporary billeting, transportation, and other goods and services necessary for the health and welfare of individuals. It may also include guidance, counseling, and other welfare services. Temporary assistance to individuals is available on their arrival in the United States and for a period after arrival as may be provided in regulations. The provision for temporary assistance will be effective through June 30, 1962.

In this critical period of history, the residence and travel of Americans in foreign countries can be a real method for building international friendship, economic progress, scientific and educational exchanges, and cultural ties. At the same time, however, American citizens abroad cannot always protect themselves against illness or even greater disasters in a foreign land. Yet some of them on returning to this country are ineligible for the public assistance available to other needy Americans.

Up to this time the responsibility for giving essential help to returning citizens has been largely carried—of necessity—by private agencies and organizations. The welfare agencies in the Nation's major ports have made substantial contributions of time, skill, and money drawn from State, local, and private sources.

The Department of Health, Education, and Welfare has worked with State and local public welfare agencies on an individual case basis in an effort to develop arrangements under which care and attention could be given to needy citizens from abroad. The Department for several years has been making preliminary plans with various Federal agencies for the care of returning American citizens and is now authorized to enter into agreements with them or with State

welfare agencies or with appropriate private agencies and organizations. Under the new law the Department will be able to reimburse such public and private agencies and organizations for the costs of care given at the reception point and for a limited period after the needy recipients reach their point of destination.

#### BACKGROUND AND LEGISLATIVE HISTORY

In general, the amendments make changes in the social security program along the lines recommended by President Kennedy in his message to Congress of February 2, in which he outlined a program to restore momentum to the national economy.<sup>5</sup> Although the increases in the amount of the minimum insurance benefit and in the benefit for the aged widow are not as large as those the President had proposed, and although his proposal for paying disability insurance benefits to a worker with an extended but not necessarily permanent disablement is not included, the amendments largely meet the problems that prompted his recommendations for changes in the old-age, survivors, and disability insurance program.

In his message the President recommended five improvements in the old-age, survivors, and disability insurance program. These provisions were spelled out in the draft legislation that he submitted to Congress on February 20. They were: (1) An increase in the minimum benefit from \$33 to \$43 a month; (2) a provision that men might qualify for actuarially reduced benefits at age 62; (3) a liberalization in the requirement for fully insured status, from 1 quarter for every 3 quarters elapsing after 1950 to 1 quarter for every 4 quarters after 1950; (4) an increase in the benefit payable to the aged widow of a deceased insured worker, from 75 percent of the worker's retirement benefit to 85 percent; (5) a provision for payment of benefits to totally disabled per-

<sup>5</sup> House Document No. 81 (87th Cong., 1st sess.). See also "Health and Social Security for the American People" (Task Force on Health and Social Security), which contained recommendations for improvements in the old-age, survivors, and disability insurance program. (Printed in *Nominations: Hearings Before the Senate Committee on Finance*, 87th Cong., 1st sess., Mar. 22 and 23, 1961, page 94.) Mr. Cohen was chairman of the task force, which made its recommendations to President Kennedy on January 10, 1961.

sions after 6 months of disability, without an expectation that the disability will necessarily result in death or continue for a long and indefinite period. These improvements, to be effective for April 1961, would have been financed by an increase of  $\frac{1}{2}$  of 1 percent each in the taxes on employers and employees and by  $\frac{3}{8}$  of 1 percent on self-employed persons beginning in 1963. Provisions (2) and (3) had been considered in the preceding Congress.

In 1960, in connection with the social security amendments then under consideration, an amendment to permit men to receive reduced insurance benefits at age 62 was proposed to the Senate Committee on Finance by Senator Byrd, of West Virginia, and cosponsored by 21 other Senators. (A 1956 amendment made actuarially reduced benefits available to women at age 62.) The provision was included in the Finance Committee's bill and passed by the Senate. It was later deleted in the House-Senate Conference because of its cost (then estimated at 0.05 percent of payroll).

The provision under which a person is fully insured for benefits if he has 1 quarter of coverage for every year (equivalent to 1 for each 4 calendar quarters) elapsing after 1950 and up to the year in which he reaches age 65 (age 62 for a woman), dies, or becomes disabled was included in the bill passed by the House of Representatives, but it was deleted in the Senate. Previous law had required 1 quarter of coverage for every 2 quarters elapsing after 1950; a provision requiring 1 quarter of coverage for each 3 calendar quarters elapsing came out of the 1960-House-Senate Conference as a compromise.

President Kennedy's Task Force on Area Redevelopment, in its report dated December 27, 1960, had advocated the payment of retirement benefits to men beginning at age 62, "to ease the burden of unemployment on the older workers." The President's Task Force on Health and Social Security also suggested this provision for consideration in its report of January 10, 1961, and the change was recommended by the President in his economic message.

#### House Action

On February 20, the same day that the draft legislation was transmitted to Congress, Repre-

sentative Mills, Chairman of the House Committee on Ways and Means, introduced a bill, H.R. 4571, incorporating the proposed changes. The Ways and Means Committee held executive hearings on the proposal on March 9, 13, 22, 24, and 27, 1961.

A clean bill, H.R. 6027, was introduced by Mr. Mills on March 29. This bill differed from the President's recommendations in a number of respects. The minimum benefit was to be increased to \$40 instead of \$43. The provision for benefits at age 62 was rewritten to avoid any increase in long-range actuarial cost. Benefits for widows were to be increased to 82.5 percent (instead of 85 percent) of the amount that would be payable to the husband before his death, and the proposed disability provision was dropped. The "1 out of 4" insured-status provision was adopted as recommended. The House Committee added an amendment extending for 1 year (through June 30, 1962) the time within which a disabled worker may file application to establish a period of disability that would begin with the onset of the disability.

The changes (effective for the month beginning after the thirtieth day following enactment) that were made by the Ways and Means Committee reduced the actuarial cost of the bill by about half and were to be financed by a tax of  $\frac{1}{8}$  of 1 percent each on employers and employees and of  $\frac{3}{16}$  of 1 percent on self-employed persons, effective January 1962. The bill as reported by the Ways and Means Committee on April 7 was passed by the House on April 20 by a vote of 400 to 14.

#### Senate Action

The Senate Finance Committee held public hearings on May 25 and 26, 1961. At these hearings, Secretary Ribicoff called attention to the differences between the President's recommendations and the House-passed bill. "All the changes proposed by the President," he said, "are desirable. Nevertheless, since in its overall effect the bill passed by the House will largely meet the problems that prompted the President to make his recommendations for changes in the insurance program and in view of the need for action to meet these problems, we recommend adoption of

the bill as passed by the House of Representatives."

The Finance Committee considered the bill in executive session on May 31 and June 15. The Committee adopted a number of amendments. Those affecting old-age, survivors, and disability insurance included: (1) Additional time for State and local employees under the "divided retirement system" provision to elect coverage; (2) addition of the State of New Mexico to the list to which the "divided retirement system" provision applies; (3) provision for survivors of certain deceased ministers to have the same right to elect coverage that the minister would have had if he had lived; and (4) provision for rounding the contribution rate for self-employed persons to the nearest  $\frac{1}{10}$  of 1 percent so that it can be expressed decimal rather than in sixteenths, thus making it easier for individuals to compute the amount of their contributions.

The Senate Finance Committee also adopted two amendments affecting public assistance. One, proposed by Senator Long of Louisiana, provided for additional Federal sharing in the programs of old-age assistance, aid to the blind, and aid to the permanently and totally disabled. The additional amount would have been available only in States paying more than the existing maximums on the average payment and would have been limited to participation in an additional \$2.50. This amendment was accompanied by a provision intended to assure that the additional Federal funds would be passed on to recipients of assistance and not substituted for existing State or local expenditures. The other amendment authorized the Secretary of Health, Education, and Welfare to provide temporary assistance to certain United States citizens without available resources who return to this country from other countries because of illness, destitution, war, or other emergencies.

The bill as amended was reported on June 20 to the Senate, where it was passed unanimously, 90 to 0, with further amendments, on June 26. Among the amendments adopted on the floor of the Senate was one liberalizing the retirement test—a substitute offered by Senators Hartke, Humphrey, and Randolph for a somewhat more liberal amendment that had been proposed by Senator Cotton. Under the 1960 law, \$1 in benefits was withheld for each \$2 of earnings in excess

of \$1,200 but not exceeding \$1,500. The amendment increased the \$1,500 limitation on the \$1-for-\$2 "band" to \$1,700. To finance the liberalization in the retirement test, which would have a level-premium cost of 0.02 percent of payroll, an amendment offered by Senators Kerr, Byrd of Virginia, and Anderson was adopted. This amendment, by moving forward from 1969 to 1968 the final scheduled tax increase, provided for additional revenues to the system, on a long-range basis. Also adopted was an amendment by Senator Humphrey intended to ensure for individual recipients of medical assistance for the aged freedom of choice in the selection of medical practitioners or suppliers of services. Several technical amendments were also adopted.

An amendment by Senator Clark and Senator Goldwater to permit individuals who belong to well-known religious sects that do not believe in social insurance programs to remain outside the old-age, survivors, and disability insurance system was defeated.

An amendment by Senator Javits and a number of other Senators, incorporating the same medical care plan for the aged that had been offered by essentially the same group in 1960, was debated but withdrawn.

#### Conference Action and Enactment

The House and Senate conferees met on June 27 and 28. All the Senate amendments relating to old-age, survivors, and disability insurance were accepted. The provision for assistance for United States citizens returned from foreign countries was modified to limit the Secretary's authority to provide such assistance for the period ending June 30, 1962. In place of Senator Long's original public assistance formula amendment that had been incorporated in the Senate bill a substitute amendment of approximately comparable cost was adopted. It provided for additional Federal participation in old-age assistance, aid to the blind, and aid to the permanently and totally disabled for all States during the 9-month period beginning October 1, 1961. Under this amendment, both the amount in which the Federal Government provides 80 percent and the maximum payment in which the Federal

(Continued on page 33)

# Old-Age, Survivors, and Disability Insurance: Financing Basis and Policy Under the 1961 Amendments

by ROBERT J. MYERS\*

THE COST aspects of any proposed changes in the old-age, survivors, and disability insurance program have always received careful study by Congress. In the 1950 amendments, Congress expressed its conviction that the program should be completely self-supporting from the contributions of covered individuals and employers, and it repealed the provision permitting appropriations to the system from the General Treasury. All major legislation since 1950, including the 1961 amendments,<sup>1</sup> has indicated the intent of Congress that the tax schedule make the program as self-supporting as possible—in other words, actuarially sound.

Actuarial soundness does not have precisely the same meaning for old-age, survivors, and disability insurance and for private insurance and, to some extent, for private pension plans. In connection with individual insurance, the private insurance company to be actuarially sound must, in general, have sufficient funds on hand to pay off all accrued liabilities if operations are terminated. This is not a necessary basis for a national compulsory social insurance program, nor is it always necessary for a well-administered private pension plan.

The national program can be expected to continue indefinitely, and the test is whether the expected future income from taxes and from interest on invested assets will be sufficient to meet anticipated expenditures for benefits and administrative costs. Though future experience may vary from the actuarial cost estimates, the intent that the program be self-supporting, or actuarially sound, can be expressed in law by a contribution schedule that, according to the intermediate-cost estimate, brings the program into approximate balance.

## ACTUARIAL BALANCE, 1950-61

The actuarial balance of the old-age, survivors, and disability insurance system is measured in relation to effective taxable payroll (referred to hereafter as "payroll"). "Payroll" means the total earnings of all covered workers, reduced to take into account both the maximum taxable earnings base and the fact that, because the contribution rate for the self-employed is lower than the combined employer-employee rate, only three-fourths of the earnings of the self-employed within the maximum are counted. In this way, actuarial balance of the system is expressed as an equivalent combined employer-employee tax rate on earnings not in excess of the maximum taxable base.

At the time the 1952 act was passed, it was believed that the 1950-52 rise in earnings levels would offset the higher cost resulting from the benefit liberalizations and that the actuarial balance would be the same as that estimated for the 1950 act (table 1). Cost estimates made in 1954 indicated, however, that the level-premium cost (the average long-range cost, based on discounting at interest, in relation to payroll) was somewhat more than 0.5 percent of payroll higher than the level-premium equivalent of the scheduled taxes, including allowance for interest on the existing trust fund. The actuarial insufficiency in the 1952 act was substantially reduced under the 1954 act, which provided for an increase in the contribution schedule that also met all the additional cost of the benefit changes.

The estimates for the 1954 act were revised in 1956 to take into account the rise in the earnings level since 1951 and 1952, the 2-year base period that had been used for the earnings assumption in the 1954 estimates. The lack of actuarial balance under the 1954 act was thus reduced to the point where, for all practical purposes, it was nonexistent. Since the benefit changes made by the 1956 amendments were fully financed by the

\* Chief Actuary, Social Security Administration.

<sup>1</sup> For a summary of the 1961 amendments, see pages 8-11.

increased contribution income provided, the program's actuarial balance was not affected.

In cost estimates made in early 1958, the program was found to be out of actuarial balance by somewhat more than 0.4 percent of payroll. The large number of retirements among the groups newly covered by the 1954 and 1956 legislation had resulted in higher benefit expenditures than those estimated, and the average retirement age had dropped significantly, probably in part because of the liberalizations of the retirement test. The 1958 amendments recognized this situation and provided additional financing, both to reduce the lack of actuarial balance and to finance certain benefit liberalizations.

As a basis for the revised cost estimates made in 1958 for the disability insurance program, certain modified assumptions that recognized the

emerging experience were made. As a result, the moderate actuarial surplus originally estimated was increased somewhat; most of the increase was used in the 1958 amendments to finance certain benefit liberalizations.

The cost estimates for old-age, survivors, and disability insurance were reexamined at the beginning of 1960 and modified in certain respects. The earnings assumption was changed to reflect the 1959 level, and revised assumptions were made for the disability insurance portion of the program on the basis of newly available data. It was found that the number of persons meeting the insured-status conditions to be eligible for disability benefits had been significantly overestimated and that the disability experience with respect to eligible women was considerably lower than had been originally estimated.

Both the Committee on Ways and Means of the House of Representatives and the Senate Committee on Finance, in reporting on the 1961 legislation, stated their belief that it is a matter for concern if either portion of the old-age, survivors, and disability insurance system shows any significant actuarial insufficiency<sup>2</sup>—more than 0.25 percent of payroll for old-age and survivors insurance and more than about 0.05 percent for disability insurance. Whenever the actuarial insufficiency has exceeded these limits, any subsequent liberalizations in benefit provisions have been fully financed by appropriate changes in the tax schedules or through other methods, and at the same time the actuarial status of the program has been improved. The changes provided in the 1961 amendments are in conformity with these principles.

TABLE 1.—Actuarial balance of the old-age, survivors, and disability insurance program under various acts on an intermediate-cost basis

Legislation	Date of estimate	[Percent]		
		Level-premium equivalent <sup>1</sup>		
		Benefit costs <sup>2</sup>	Contributions	Actuarial balance <sup>3</sup>
<b>Old-age, survivors, and disability insurance<sup>4</sup></b>				
1950 act.....	1950	6.05	5.95	-0.10
1950 act.....	1952	5.35	5.75	+.40
1952 act.....	1952	5.85	5.75	-.10
1952 act.....	1954	6.62	6.05	-.57
1954 act.....	1954	7.50	7.12	-.38
1954 act.....	1956	7.45	7.29	-.16
1956 act.....	1956	7.85	7.72	-.13
1956 act.....	1958	8.25	7.83	-.42
1958 act.....	1958	8.76	8.52	-.24
1958 act.....	1960	8.73	8.68	-.05
1960 act.....	1960	8.98	8.68	-.30
1961 act.....	1961	9.35	9.05	-.30
<b>Old-age and survivors insurance<sup>4</sup></b>				
1956 act.....	1956	7.43	7.23	-0.20
1956 act.....	1958	7.90	7.33	-.57
1958 act.....	1958	8.27	8.02	-.25
1958 act.....	1960	8.38	8.18	-.20
1960 act.....	1960	8.42	8.18	-.24
1961 act.....	1961	8.79	8.55	-.24
<b>Disability insurance<sup>4</sup></b>				
1956 act.....	1956	0.42	0.49	+0.07
1956 act.....	1958	.35	.50	+.15
1958 act.....	1958	.49	.50	+.01
1958 act.....	1960	.35	.50	+.15
1960 act.....	1960	.56	.50	-.06
1961 act.....	1961	.56	.50	-.06

<sup>1</sup> Percentage of taxable payroll.

<sup>2</sup> Includes adjustments to take into account (a) interest on the trust funds, (b) administrative expenses, and (c) lower contribution rate for the self-employed.

<sup>3</sup> A negative figure indicates the extent of lack of actuarial balance; a positive figure indicates more than sufficient financing, according to the estimate.

<sup>4</sup> The disability insurance program was established by the 1956 act; data for earlier years are for the old-age and survivors insurance program only.

## BASIC ASSUMPTIONS FOR COST ESTIMATES

Because of such factors as the aging of the population and the slow but steady growth of the benefit rolls, benefit disbursements may be expected to increase continuously for at least the next 50-75 years. Similar factors are inherent in any retirement program, public or private, that has been in operation for a relatively short period. Estimates of the future cost of the old-

H.Rept. 216 and S.Rept. 425, 87th Cong., 1st sess.

age, survivors, and disability insurance program are also affected by many elements that are difficult to determine. The assumptions used in the actuarial cost estimates may therefore differ widely and yet be reasonable.

The long-run estimates are presented in a range to indicate plausible variations in future costs. Both the low- and high-cost estimates are based on high economic assumptions, intended to represent close to full employment, with average annual earnings at about the 1959 level. The intermediate estimates, developed by averaging the low- and high-cost estimates, indicate the basis for the financing provisions.

Costs are shown, in general, as percentages of payroll—the best measure of the program's financial cost. Dollar figures alone are misleading. A higher earnings level, for example, will increase not only the program's outgo but also—and to a greater extent—its income, with the result that cost in relation to payroll will decrease.

For the short-range cost, only a single estimate is considered necessary. A gradual rise in the earnings level, paralleling that of the past few years, is assumed. As a result, contribution income is somewhat higher than if level earnings were assumed, but benefit outgo is only slightly affected.

An important measure of long-range cost is the equivalent level contribution rate required to support the program into perpetuity, based on discounting at interest. Adoption of such a level rate would result in relatively large accumulations in the old-age and survivors insurance trust fund and, eventually, sizable income from interest. Even though such a method of financing is not followed, the concept may be used as a convenient measure of long-range costs, especially in comparing various possible alternative plans, since it takes into account the heavy deferred benefit costs.

The long-range estimates are based on level-earnings assumptions, although covered payrolls are assumed to rise steadily until the year 2050, with the growth in the population at the working ages. If in the future the earnings level should be considerably above that which now prevails, and if the benefits are adjusted upward so that the annual costs in relation to payroll remain the same as now estimated for the present system, then the increased dollar outgo resulting will

offset the increased dollar income. This is an important reason for considering costs in relation to payroll rather than in dollars. Although a rise in earning levels has characterized the past, the long-range estimates have not taken the possibility of such a rise into account. If such an assumption were used, along with the unlikely assumption that the benefits would not be changed, the cost in relation to payroll would, of course, be lower.

The possibility that a rise in earnings levels will produce lower costs in relation to payroll is an important "safety factor" in the financial operations of the system. The financing of the system is based essentially on the intermediate-cost estimate, along with the assumption of level earnings; if experience follows the high-cost assumption, additional financing will be necessary. If covered earnings do increase in the future as in the past, the resulting reduction in program costs (expressed as a percentage of taxable payroll) will more than offset the higher cost under experience following the high-cost estimate. If the latter condition prevails, the reduction in the relative cost of the program coming from rising earnings levels can be used to maintain the actuarial soundness of the system, and any remaining savings can be used to adjust benefits upward (to a lesser degree than the increase in the earnings level).

If benefits are adjusted currently to keep pace with rising earnings trends as they occur, the year-by-year costs as a percentage of payroll would be unaffected. The level-premium cost, however, would be higher, since the relative importance of the interest earned by the trust funds would gradually diminish with the passage of time. If earnings do consistently rise, thorough consideration will need to be given to the financing basis of the system because then the interest receipts of the trust funds will not meet as large a proportion of the benefit costs as was anticipated under the assumption that the earnings level would not rise.

The costs of old-age, survivors, and disability insurance are affected significantly by amendments made to the Railroad Retirement Act in 1951. Under these amendments, railroad retirement compensation and the earnings covered under old-age, survivors, and disability insurance are combined in determining benefits for

workers with fewer than 10 years of railroad service and for all survivor cases. Under the financial interchange provisions established at the same time, the old-age and survivors insurance trust fund and the disability insurance trust fund are to be maintained in the same financial position in which they would have been if railroad employment had always been covered by the Social Security Act. It is estimated that in the long run the net effect will be a relatively small loss to the old-age, survivors, and disability insurance system since the reimbursements from the railroad retirement system will be somewhat smaller than the net additional benefits paid on the basis of railroad earnings.

Program costs are also affected by the 1956 legislation that provided for reimbursement from general revenues for past and future expenditures with respect to the noncontributory credits that had been granted for persons in military service before 1957. The cost estimates reflect the effect of these reimbursements (included as contributions), based on the assumption that the required appropriations will be made in 1961 and thereafter.

#### RESULTS OF INTERMEDIATE-COST ESTIMATES

The long-range intermediate-cost estimates are developed from the low- and high-cost estimates by averaging the dollar estimates and then developing the corresponding estimates in relation to payroll. The intermediate-cost estimate is not presented as the most probable estimate but rather as a convenient, single set of figures to use for comparative purposes.

Because Congress believes that the old-age, survivors, and disability insurance program should be on a completely self-supporting basis, a single estimate is necessary in the development of a tax schedule. No schedule can be expected to obtain exact balance between contributions and benefits. Development of a specific schedule does make the intention clear, even though in actual practice future changes in the tax schedule may be required. Likewise, exact self-support cannot be obtained from a specified set of integral or rounded fractional tax rates increasing in orderly intervals, but this principle of self-support should be aimed at as closely as possible.

The combined employer-employee rate under the contribution schedule contained in the 1961 act is higher than that under the previous law by 0.25 percent in all future years, and, in addition, the ultimate tax rate is reached in 1968 instead of 1969.<sup>3</sup> The principle that the tax rate for the self-employed should be 75 percent of the combined employer-employee rate is continued, except that the resulting rate is rounded to the nearest  $\frac{1}{10}$  of 1 percent. This change will make tax computation easier for the self-employed. The maximum earnings base to which these tax rates are applied is the same under the 1961 act as under the previous law—\$4,800 a year.

The interest rate used for the level-premium costs for the 1961 amendments is 3.02 percent. The same rate was used in the cost estimates for the 1960 amendments.

Table 1 has shown that under the 1960 amendments the lack of actuarial balance was 0.24 percent of payroll for old-age and survivors insurance and 0.06 percent of payroll for disability insurance. The effect of the 1960 amendments on the combined old-age, survivors, and disability insurance system was an actuarial deficit of 0.30 percent of payroll—well within the margin of variation possible in actuarial cost estimates and about the same as that generally prevailing in the past when the system has been considered to be in substantial actuarial balance.

Under the 1961 amendments the benefit changes will, it is estimated, be exactly financed by the increases in the contribution rates and the 1-year advance in the ultimate tax rate. The previous figures as to lack of actuarial balance thus continue to apply. The level-premium cost of the benefits and the level equivalent of the contributions are somewhat higher than under the 1960 act, not only because of the new provisions but also because the valuation date is 2 years later. The relative relationship of benefits and contributions is, however, about the same. If the cost estimates had been based on a higher interest rate than 3.02 percent, the lack of actuarial balance would have been considerably less than 0.30 percent of payroll. If an interest rate of 3½ percent had been hypothesized, the cost estimates would show no actuarial deficit.

<sup>3</sup> See page 7 of this issue for the schedule in the 1961 amendments.

Table 2 traces the change in the actuarial balance from its situation under the 1960 act, according to the latest estimates, to that under the 1961 act, for each of the changes.

The changes made by the 1961 act will have relatively little cost effect on the disability insurance portion of the program. Few disability beneficiaries qualify for as little as the minimum benefit (less than 1 percent of the awards in 1959 were under \$40). Moreover, the liberalization of the provision for fully insured status will have little effect in making more persons eligible for these benefits because the vast majority of these persons, who meet the requirements of 20 quarters of coverage out of the last 40 quarters, will thereby have sufficient coverage to be fully insured under the definition in the old law.

The introduction of actuarially reduced benefits for men aged 62-64 who choose to receive them will, however, reduce the disability benefit costs slightly. In certain cases a man might take the reduced benefits and thus no longer be eligible for disability benefits; under the old law he might have qualified for the latter at some later date (but before age 65). As a result of these counter-balancing factors, it is estimated that there is no significant change in the cost of the disability insurance portion of the program.

It is significant that in the 1950 law and in all amendments since that time, Congress did not recommend a high, level tax rate in the future

TABLE 2.—Changes in actuarial balance, expressed in terms of estimated level-premium cost as percent of taxable payroll, by type of change, based on intermediate-cost estimate, 1960 and 1961 acts

Item	Change under 1961 act
Old-age and survivors insurance benefits:	
Lack of balance (-) under 1960 act	-0.24
Increase in widow's benefit to 82½ percent of primary benefit <sup>1</sup>	-0.17
Increase in minimum benefit to \$40	-0.06
Liberalization of fully insured status <sup>2</sup>	-0.02
Reduction in retirement age for men (to 62)	0
Liberalization of retirement test (increase of "1-for-2" band to \$500)	-0.02
Effect of increased contribution rates	+.25
Advance of ultimate tax rate to 1968	+.02
Lack of balance	-0.24
Disability Insurance benefits:	
Lack of balance under 1960 act (-)	-0.06
Effect of changes in law <sup>3</sup>	0
Lack of balance (-)	-0.06

<sup>1</sup> Similar increase for widower's and parent's benefits.

<sup>2</sup> Requirement is 1 quarter of coverage for every 4 "elapsed quarters."

<sup>3</sup> The increase in the minimum benefit and the liberalization of the insured-status requirement result in small increases in cost, but these are offset by the lower cost resulting when some men claim reduced old-age benefits and then are not eligible for disability benefits later.

TABLE 3.—Estimated level-premium cost of benefit payments, administrative expenses, and interest earnings on existing trust fund under 1961 act as percent of taxable payroll,<sup>1</sup> by type of benefit, based on intermediate-cost estimate at 3.02-percent interest

Item	[Percent]	Old-age and survivors insurance	Disability insurance
Primary benefits		6.13	0.44
Wife's benefits		.60	.05
Widow's benefits		1.43	(2)
Parent's benefits		.02	(2)
Child's benefits		.46	.07
Mother's benefits		.11	(2)
Lump-sum death payments		.12	(2)
Total benefits		8.87	.56
Administrative expenses		.10	.02
Interest on existing trust fund <sup>2</sup>		-.18	-.02
Net total level-premium cost		8.79	.56

<sup>1</sup> Includes adjustment to reflect the lower contribution rate for the self-employed.

<sup>2</sup> Not payable under this program.

<sup>3</sup> Offsets the benefit and administrative expense costs.

but rather an increasing schedule, which, of necessity, ultimately rises higher than the level rate. This graded tax schedule will produce a considerable excess of income over outgo for many years so that a sizable trust fund will develop, although it will be smaller than it would have been under a level tax rate. This fund, like the trust funds of the civil-service retirement, railroad retirement, national service life insurance, and U.S. Government life insurance systems, will be invested in Government securities. The resulting interest income will help to bear part of the higher benefit costs of the future.

According to the latest intermediate-cost estimate, the level-premium cost of the old-age and survivors insurance benefits (excluding administrative expenses and the effect of interest earnings on the existing trust fund) under the 1960 act was about 8.5 percent of payroll, and for the 1961 act it is about 8.9 percent (table 3). The corresponding figure for the disability benefits is 0.56 percent for both the 1960 and 1961 acts. The level contribution rates equivalent to the graded schedules in the law may be computed in the same manner as level-premium benefit costs, shown in table 1.

#### Estimates for 1961-63

Under the 1961 act, old-age and survivors insurance benefit disbursements for the calendar

year 1961 will be increased by about \$310 million, since the increase in benefits becomes effective with checks payable for August, issued in September. There will be no additional income during 1961, since the contribution rate increases are effective January 1, 1962.

In the calendar year 1961, disbursements for old-age and survivors insurance benefits will total about \$12.0 billion. At the same time, contribution income, including reimbursements from the General Treasury for the additional cost of noncontributory credit for military service, is estimated to amount to about \$11.7 billion under the 1961 act, the same as under the previous law. Thus, the excess of benefit outgo over contribution income will be about \$255 million under the new law, compared with an almost exact balance under the old law.

The size of the old-age and survivors insurance trust fund under the 1961 amendments will, on the basis of this estimate, decrease by about \$325 million in 1961, since interest receipts approximately equal the outgo for administrative expenses and for transfers to the railroad retirement account. Under the previous law, it was estimated that this trust fund would be about the same size both at the beginning and at the end of 1961.

In 1962, disbursements for old-age and survivors insurance benefits will be about \$13.2 billion, or about \$900 million higher than under the previous law; contribution income for 1962 is estimated at \$12.4 billion, an increase of about \$400 million. Accordingly, in 1962, benefit outgo will be about \$800 million higher than contribution income under the 1961 act, in contrast to a difference of \$400 million under the old law. The situation will be reversed in 1963, as a result of the scheduled increase in the tax rate, and contributions will exceed benefit outgo by about \$800 million in 1963 and about \$1.1 billion in 1964.

Under the 1961 act, according to this estimate, the old-age and survivors insurance trust fund will thus drop from \$20.3 billion at the end of 1960 to \$20.0 billion at the end of 1961 and \$19.1 billion at the end of 1962. At the end of 1963, however, it is expected to rise to \$19.8 billion. Under the old law, the decrease in the trust fund during 1961 and 1962 was estimated at about \$400 million.

The cost estimates for disability insurance, as

modified by the 1961 act, are unchanged from those for the old law. In 1961, benefit disbursements will total about \$850 million, and contribution income will exceed benefit disbursements by about \$200 million. In 1962 and the years immediately following, contribution income will also be well in excess of benefit outgo.

#### Long-Range Future

The estimated operation of the old-age and survivors insurance trust fund under the 1961 act for the long-range future, based on the intermediate-cost estimate, is shown in table 4. The figures for the next two or three decades, of course, are the most reliable (under the assumption of level-earnings trends in the future) since most of the population concerned—both covered

TABLE 4.—Progress of the old-age and survivors insurance trust fund under the 1961 act, high-employment assumptions, based on intermediate-cost estimate at 3.02-percent interest<sup>1</sup>

Calendar year	Con-	Benefit	Adminis-	Rail-	[In millions]	
					Interest	Balance
tions <sup>2</sup>	ments	trations	trative	ment	on	in
<b>Actual data:</b>						
1951	\$3,367	\$1,885	\$81	-----	\$417	\$15,540
1952	3,819	2,194	88	-----	365	17,442
1953	3,945	3,006	98	-----	414	18,707
1954	5,163	3,670	92	-----	468	20,576
1955	5,713	4,968	119	-----	461	21,663
1956	6,172	5,715	132	-----	531	22,519
1957	6,825	7,347	162	-----	557	22,393
1958	7,566	8,327	194	-\$121	549	21,864
1959	8,052	9,842	184	-275	525	20,141
1960	10,866	10,677	203	-308	506	20,324
<b>Estimated data (short-range estimate):</b>						
1961	11,713	11,966	268	-310	509	20,001
1962	12,376	13,194	250	-305	509	19,128
1963	14,688	13,857	258	-325	523	19,849
1964	15,482	14,420	271	-320	568	20,888
1965	15,864	14,887	282	-305	625	21,903
<b>Estimated data (long-range estimate):</b>						
1970	20,583	16,945	245	-100	1,253	40,064
1975	22,298	19,708	260	-91	1,785	61,243
1980	24,000	22,688	270	1	2,311	79,346
2000	32,386	31,525	356	86	4,030	137,779
2020	39,396	43,196	456	86	7,739	261,918

<sup>1</sup> An interest rate of 3.02 percent is used in determining the level-premium costs, but in developing the progress of the trust fund a varying rate in the early years has been used that is equivalent to such fixed rate.

<sup>2</sup> Includes reimbursement for additional cost of noncontributory credit for military service.

<sup>3</sup> A positive figure indicates payment to the trust fund from the railroad retirement account, and a negative figure indicates the reverse. Interest-payment adjustments between the 2 systems are included in the "interest" column.

<sup>4</sup> Excludes amounts in the railroad retirement account creditable to the old-age and survivors insurance trust fund—\$377 million for 1963, \$284 million for 1964, \$163 million for 1965, \$60 million for 1966, and nothing for 1967 and thereafter.

<sup>5</sup> Figures are artificially high for 1967 and 1958 and low for 1959 because of the method of reimbursements between this trust fund and the disability insurance trust fund.

workers and beneficiaries—are already born. As the estimates proceed further into the future, there is much more uncertainty—if for no reason other than the relative difficulty in predicting future birth trends—but these long-range possibilities must be considered for a social insurance program that is intended to operate in perpetuity.

Contribution income under the 1961 act is estimated to exceed old-age and survivors insurance benefit disbursements in every year after 1962 for the next 25 years. Even after the benefit-outgo curve rises higher than the contribution-income curve, the trust fund will continue to grow because of interest earnings, which more than meet the administrative expense disbursements and any financial interchanges with the railroad retirement program. As a result, this trust fund is estimated to reach \$40 billion in 1970, \$79 billion in 1980, and more than \$135 billion at the end of this century. It is estimated to reach a maximum of about \$275 billion in the year 2025 and then begin to decrease. The old-age and survivors insurance trust fund, according to this estimate, will not become exhausted until about a century from now.

The disability insurance trust fund, under the 1961 act, grows steadily for about the next 10 years and then decreases slowly, according to the

TABLE 5.—Progress of disability insurance trust fund under 1961 act, high-employment assumptions, intermediate-cost estimate at 3.02-percent interest<sup>1</sup>

[In millions]

Calendar year	Contributions <sup>2</sup>	Benefit payments	Administrative expenses	Interest on fund <sup>3</sup>	Balance in fund
Actual data:					
1957.....	\$702	\$57	\$3	\$7	\$649
1958.....	966	249	12	25	1,379
1959.....	912	457	50	41	1,825
1960.....	1,015	508	36	53	2,289
Estimated data (short-range estimate):					
1961.....	1,044	857	43	61	2,494
1962.....	1,079	986	49	71	2,609
1963.....	1,108	1,071	52	78	2,672
1964.....	1,141	1,137	54	81	2,703
1965.....	1,171	1,186	57	83	2,714
Estimated data (long-range estimate):					
1970.....	1,177	1,229	53	111	3,354
1975.....	1,275	1,401	58	95	3,108
1980.....	1,372	1,550	62	75	2,438
2000.....	1,852	2,048	80	(4)	(4)
2020.....	2,252	2,701	103	(4)	(4)

<sup>1</sup> An interest rate of 3.02 percent is used in determining the level-premium costs, but in developing the progress of the trust fund a varying rate in the early years has been used that is equivalent to such fixed rate.

<sup>2</sup> Includes reimbursement for additional cost of noncontributory credit for military service and transfers to or from the railroad retirement account under the financial interchange provisions of the Railroad Retirement Act.

<sup>3</sup> Figures for 1957 and 1958 are artificially low and for 1959 too high because of the method of reimbursements between this trust fund and the old-age and survivors insurance trust fund.

<sup>4</sup> Fund exhausted in 1993.

TABLE 6.—Estimated progress of the old-age and survivors insurance trust fund under the 1961 act, high-employment assumptions, based on low-cost and high-cost estimates

[In millions]

Calendar year	Contributions <sup>1</sup>	Benefit payments	Administrative expenses	Railroad retirement financial interchange <sup>2</sup>	Interest on fund	Balance in fund
Low-cost estimate:						
1970.....	\$20,640	\$16,588	\$230	-\$100	\$1,384	\$44,311
1975.....	22,504	19,164	240	-41	2,030	69,911
1980.....	24,509	21,790	250	41	2,774	95,876
2000.....	35,050	28,644	332	126	7,460	257,577
High-cost estimate:						
1970.....	20,527	17,306	260	-220	1,123	35,812
1975.....	22,094	20,255	280	-141	1,539	52,556
1980.....	23,492	23,591	290	-39	1,847	62,779
2000.....	29,721	34,408	379	46	604	18,089

<sup>1</sup> Includes reimbursement for additional cost of noncontributory credit for military service.

<sup>2</sup> A positive figure indicates payment to the trust fund from the railroad retirement account, and a negative figure indicates the reverse.

<sup>3</sup> Fund exhausted in 2004.

intermediate-cost estimate (table 5). In 1970, it is expected to be \$3.4 billion and in 1980, \$2.4 billion. Contribution income will exceed benefit disbursements every year until about 1965, and even thereafter the trust fund continues to grow because of its interest earnings. The decline after 1970 is to be expected since the level-premium cost of the disability benefits according to the intermediate-cost estimate is slightly higher than the level income, 0.50 percent of payroll. As the experience develops, it will be necessary to study it carefully to determine whether the actuarial cost factors used are appropriate or if the financing basis needs to be modified.

## RESULTS OF COST ESTIMATES ON RANGE BASIS

Table 6 shows the estimated operation of the old-age and survivors insurance trust fund under the 1961 act for the low-cost and high-cost estimates, and table 7 gives corresponding figures for the disability insurance trust fund. Under the low-cost estimate, the old-age and survivors insurance trust fund builds up rapidly and amounts to more than \$255 billion by the year 2000, when it is growing at a rate of about \$14 billion a year. The disability insurance trust fund also grows steadily under the low-cost estimate, reaching about \$10 billion in 1980 and \$26 billion in the year 2000, at which time its annual rate of growth is about \$1 billion. For both trust funds, under

TABLE 7.—Estimated progress of the disability insurance trust fund under the 1961 act, based on high-employment assumptions, low-cost and high-cost estimates

[In millions]

Calendar year	Contributions <sup>1</sup>	Benefit payments	Administrative expenses	Interest on fund	Balance in fund
<b>Low-cost estimate:</b>					
1970	\$1,180	\$934	\$51	\$180	\$5,622
1975	1,287	1,049	55	223	7,599
1980	1,401	1,160	58	285	9,805
2000	2,004	1,573	78	743	25,537
<b>High-cost estimate:</b>					
1970	1,174	1,525	55	42	1,089
1975	1,263	1,752	62	( <sup>2</sup> )	
1980	1,343	1,943	66	( <sup>2</sup> )	
2000	1,690	2,522	82	( <sup>2</sup> )	

<sup>1</sup> Includes reimbursement for additional cost of noncontributory credit for military service and transfers to or from the railroad retirement account under the financial interchange provisions of the Railroad Retirement Act.

<sup>2</sup> Fund exhausted in 1973.

these estimates, benefit disbursements do not exceed contribution income in any year after 1962 for the foreseeable future.

Under the high-cost estimate the old-age and survivors insurance trust fund builds up to a maximum of about \$65 billion in about 25 years but decreases thereafter until it is exhausted shortly after the year 2000. Under this estimate, benefit disbursements are less than contribution income during all years after 1962 and before 1980.

In the disability insurance trust fund, under the high-cost estimate, the contribution income is about the same as the benefit outgo in the early years of operation. Accordingly, the fund will be about \$2.5 billion during 1961–64 and will then slowly decrease until it is exhausted in 1973.

These results are consistent and reasonable, since the system on an intermediate-cost basis is intended to be approximately self-supporting. A low-cost estimate should show that the system is more than self-supporting, and a high-cost estimate should show that a deficiency will eventually arise.

In actual practice, under the philosophy expressed in the congressional committee reports on the 1950 and subsequent acts, the tax schedule would be adjusted in future years so that the

developments shown in tables 6 and 7 would never eventuate. Thus, if experience followed the low-cost estimate and the benefit provisions were not changed, the contribution rates would probably be adjusted downward—or perhaps would not be increased in future years according to schedule. If the experience followed the high-cost estimate, the contribution rates would have to be raised above those scheduled. At any rate, the high-cost estimate does indicate that, under the tax schedule adopted, there will be ample funds to meet benefit disbursements for several decades, even under relatively high-cost experience.

TABLE 8.—Estimated cost of benefits of the old-age, survivors, and disability insurance system as percent of payroll,<sup>1</sup> under the 1961 act

[Percent]

Calendar year	Low-cost estimate	High-cost estimate	Intermediate-cost estimate <sup>2</sup>
Old-age and survivors insurance benefits:			
1970	7.03	7.37	7.20
1980	7.78	8.78	8.27
1990	7.96	10.02	8.94
2000	7.15	10.12	8.51
2025	8.04	13.30	10.22
2050	10.19	15.18	12.13
Level-premium cost <sup>3</sup>	7.71	10.08	8.79
Disability insurance benefits:			
1970	0.40	0.65	0.52
1980	.41	.72	.56
1990	.39	.71	.54
2000	.39	.74	.55
2025	.45	.82	.60
2050	.49	.85	.63
Level-premium cost <sup>3</sup>	.42	.73	.56

<sup>1</sup> Takes into account the lower contribution rate for the self-employed.

<sup>2</sup> Based on the average of the dollar costs under the low-cost and high-cost estimates.

<sup>3</sup> Level-premium contribution rate, at 3.02-percent interest, for benefits after 1961, taking into account (a) interest on the trust fund as of Dec. 31, 1961, (b) future administrative expenses, and (c) the lower contribution rates payable by the self-employed.

The estimated costs of the old-age and survivors insurance benefits and of the disability insurance benefits under the 1961 act are shown in table 8 as a percentage of payroll for various years through the year 2050 for the low-, high-, and intermediate-cost estimates. The table also shows the level-premium cost of the two programs.

# Cooperative Research and Demonstration Grant Program of the Social Security Administration

by IDA C. MERRIAM\*

*The Social Security Amendments of 1956 included a provision authorizing a grants program for research and demonstration projects in the field of social welfare, and funds were first appropriated for the program in September 1960. The philosophy underlying social research grants and the progress made in the program's first 9 months of operation are considered in the following pages.*

THE COMMISSIONER of Social Security announced in March of this year the first four awards under the new and long-anticipated cooperative research and demonstration grant program of the Social Security Administration. At the end of May an additional 12 awards were made. This article constitutes a first report of progress and an indication of some of the possible future lines of development of a program of great potential significance.

The research grant program administered by the Social Security Administration can be viewed in the context of two different lines of development. It is, first of all, an extension of the long-established concern of the Federal Government with the increase of knowledge basic to the formulation of social policy.

This concern was manifested early in the history of the Republic through interest in public education and the founding of universities. It resulted also in more direct action. Since the first general Census of Population in 1790, the Federal Government has been compiling basic social and economic statistics. Even before the turn of this century, it began to play an important role in social research. The surveys of working life and conditions of labor made in the 1890's and the studies of family expenditures and of family

budgets and the cost of living carried out immediately before and after World War I had an important influence both on social legislation and on the development of the social sciences. The early studies of the Children's Bureau—founded in 1912 to carry out research into all aspects of child life—laid the basis for mother's pension laws, child labor legislation, and the first Federal maternal and child health program. The Social Security Act of 1935, in recognition of all that remained to be done to achieve the goal of economic security and social welfare, included a specific mandate to the Social Security Board to carry on continuing studies.

## LAG IN SOCIAL RESEARCH

It must be noted that, though the relation between social research and social policy has been long recognized, the actual amounts of Federal funds and staff time allocated to social research have been limited. Less than 2 percent of the \$2 billion spent for research by the Federal Government in the fiscal year 1959-60 was in the field of social science.<sup>1</sup> This approximately \$34 million included both research carried on by Federal agencies and projects carried on outside government but supported by Federal funds.

Social scientists and others concerned with social policy have been increasingly aware that there are large and serious gaps in our knowledge of the human and social factors underlying dependency and social disorganization and of the methods of action that might lead to a more effective use of our human resources and a fuller reflection of human values in the social and economic order. While research in the natural sciences has changed almost every aspect of life, the social research that could help bring about

\*Director, Division of Program Research, Office of the Commissioner. The Division is responsible for administering the Research Grant Program.

<sup>1</sup> National Science Foundation, *Federal Funds for Science IX*, 1960.

use of the new technologies in the service of man has lagged behind.

#### GOVERNMENT AS SPONSOR OF RESEARCH

The second line of development, of which the cooperative research grant program of the Social Security Administration forms a part, is much more recent in origin. During World War II, the Federal Government assumed a new role in relation to research—support of research carried on outside government. The mobilization of scientific talent leading to the breakdown of the atom was only the most dramatic example of the expansion of the research activities of the Federal Government resulting from wartime necessities. Increasingly throughout the war years, a vast amount of research directly and indirectly related to military operations was stimulated and paid for by the Department of Defense, mainly through contracts with industrial research laboratories.

As a result of this wartime experience the Government became concerned with the general status of science and scientific activities in this country. Late in 1944, President Roosevelt asked Dr. Vannevar Bush, then Director of the Office of Scientific Research and Development, to undertake a study of the Government's role in research. "New frontiers of the mind are before us and if they are pioneered with the same vision, boldness and drive with which we have waged this war," the President said, "we can create... a fuller and more fruitful life."

The Bush report and a report made in 1947 by the President's Scientific Research Board recommended continuing and increasing Government support of research, and particularly of basic research, medical research, and research directed to nonmilitary ends. The 1947 report also recommended that every Federal agency with major research responsibilities should have authority to make grants for research and that a National Science Foundation be established to make grants in support of basic research and to coordinate the entire research grant program.

After considerable debate in and out of Congress, the National Science Foundation was established in 1950 with responsibility for developing and encouraging a national policy for the promo-

tion of basic research and education in the sciences. One of the major controversies preceding the adoption of the legislation setting up the Foundation related to the inclusion of the social sciences. In the end, a compromise was reached that made it possible for the National Science Foundation to expand into that field but did not include the social sciences among those for which support was mandatory. For a number of years the Foundation supported social science research that was ancillary to natural science research in which it was interested. In late 1960 the Foundation finally set up a Division of Social Sciences, equal in status to the Division of Biological and Medical Sciences and the Division of Mathematical, Physical and Engineering Sciences.

In the meantime, special research grant programs were established in one field after another, with the lead taken by medical research. Federal funds now account for more than half of all expenditures on medical research in this country. They provide two-thirds of all the research money spent by colleges and universities. Federal funds support more than half of all research and development activities carried on by industry, primarily through grants or contracts of the Department of Defense, the Atomic Energy Commission, and the National Aeronautics and Space Administration.

As a result of this expansion, 77 percent of the \$8 billion spent by the Federal Government for research and development in 1959-60 was used for the support of activities outside government. The largest part of the \$8 billion, almost \$6 billion, went for development activities primarily relating to military or space activities and carried out by industry. Slightly less than \$2 billion was spent for research, both basic and applied. A total of \$348 million was used for medical research, of which more than two-thirds went to agencies outside the Federal Government. As noted earlier, about \$34 million was spent on research in the field of social science.

There are no estimates as to what proportion of the \$2 billion spent for research, strictly defined, was for research carried on by Federal agencies and what portion went for the support of projects outside government. Certainly a much larger proportion of the funds used for research than of those used for development, and the greater part of the \$34 million for social science

research, was spent for studies carried out as well as financed by the Federal Government.

Until this year, Federal support for social science research carried on outside government has come primarily from the National Science Foundation (for "basic" research) and the National Institute of Mental Health and to a lesser extent from other parts of the Public Health Service, the Office of Education, the Office of Vocational Rehabilitation, the Department of Agriculture, and the Department of Defense.

The 1956 amendments to the Social Security Act provided authorization for a program of research and demonstration grants specifically in the social welfare field. It was not until September 1960, however, that funds were appropriated to implement the program. For the fiscal year 1960-61, \$350,000 was available for grants and contracts. Unfortunately, in the last-minute congressional action on the item, funds for administration of the program were omitted. It was only by borrowing staff time from other assignments and by cutting corners wherever possible that the program could get under way.

#### **SCOPE OF THE GRANT PROGRAM**

The statutory authorization for the program gives the Social Security Administration authority to make grants, contracts, or cooperative arrangements with universities and other non-profit agencies, public and private, for the support of such research or demonstration projects as those relating to "the prevention and reduction of dependency . . . coordination of planning between private and public welfare agencies" or improvement in "the administration and effectiveness of programs carried on or assisted under the Social Security Act and programs related thereto."

That is clearly a very broad area. It would encompass almost all kinds of social science research. It would include research or demonstration projects relating to the characteristics and problems of low-income families, to income-maintenance programs, to social or community services, to community organization or community development techniques, or to a wide spectrum of social problems. Basic research into interpersonal relations or patterns of family life,

studies of administration, and even certain kinds of methodological studies could be relevant, as could many other specific fields of study.

This broad scope is of great potential significance. The multiplication of grant programs in closely related fields raises questions both for the granting agencies and the professional groups who are interested in doing research. There are substantial areas of overlap in the subject areas that could appropriately be supported by the several grant programs of the National Institute of Mental Health, the Office of Vocational Rehabilitation, or the Office of Education and by the Social Security Administration's grant program. A research or demonstration project relating to alcoholism among families receiving public assistance, for example, could contribute to knowledge regarding mental health and also to knowledge regarding the prevention or reduction of dependency. It might thus be supported either by the National Institute of Mental Health or the Social Security Administration. A study of school drop-outs among children in families receiving aid to dependent children similarly would fit in with the research interests of both the Office of Education and the Social Security Administration. There is probably no project that could be supported under the new child welfare service grants program that could not also be supported under the Social Security Administration research grants. If such research grants become available in the field of juvenile delinquency, the area of overlap will again be increased.

The overall policies that should govern the relationships of the social research grant programs of the Federal Government have yet to be worked out. In general, the practice has been for each grant program to accept and consider for support all applications that fall within its area even when they could also be supported by another program and when the sponsoring agency has actually applied under both programs. The rationale behind this procedure is that the different grant programs will have different emphases and approaches, and a particular project should not be barred from consideration from several points of view.

There are coordinating mechanisms to prevent duplication of support for a single project. The Science Information Exchange, a quasi-inde-

pendent public agency under the general supervision of the Smithsonian Institution, serves as a clearinghouse for information relating to essentially all projects supported by Federal grants or contracts. Many private foundations also list their grants with the Science Information Exchange.

Most grant units, when they receive applications for projects that do not fall within the boundaries of their program or are so marginal that support for them would be most unlikely, refer the applications elsewhere. It might be desirable to develop mechanisms that would enable several grant programs to pool their resources in the support of a project of interest to all of them. Some clearer guidelines for administrators and applicants would seem to be needed to avoid confusion and, more importantly, to conserve scarce research talents both in the development and review of applications. How such guidelines can be developed without unduly limiting the opportunities for consideration of a fresh idea or an unorthodox proposal is a problem that will require continuing attention.

Because of its potential broad scope, the Social Security Administration program, if it were adequately financed, could become the appropriate source of support for social research that does not exactly fit any of the categorical programs. It should not, of course, withdraw completely from fields that could be supported elsewhere. Research ideas cannot be held within such well-defined boundaries. It is important that the program is able to cover a wide range without forcing distortions in the design or emphasis of the projects seeking support.

The broad scope of the Social Security Administration program could also become a source of weakness if it leads to too great diffuseness of research effort. One of the problems in social science research is the many small and some large projects, independently and largely empirically developed, that result in findings that do not add up to any larger understanding. One can hope that a substantial part of the research grant funds will always be used for the support of independently conceived projects. There is room also for the encouragement of research planning and for the concentration of support on research and demonstration projects in selected areas. Just what steps should be taken to attain this end is

one of the most important policy questions for the future.

#### Demonstration Projects

The Social Security Administration program provides for support of both research and demonstration projects. The definition of a demonstration project is not clearcut, and the interpretation of the term varies somewhat in different programs. Some persons have interpreted the term to mean a demonstration to a local community of the gains to be expected from practices that may have been long accepted by most persons working in the field but have not yet found local application. There may be a justification for Federal grants to support such local activities for an initial period while the community is being educated to use and pay for them. The Social Security Administration does not consider assisting in this type of project to be the function of its cooperative research and demonstration grant program.

A demonstration project under the Social Security Administration program might be thought of as the clinical phase of research. It is an attempt to test out in practice new formulations of knowledge or new and experimental methods and procedures. The test would be largely meaningless if the project did not include an adequate plan for concurrent evaluative research. This standard does not imply adherence to any rigid form of evaluation. It does involve emphasis on projects that are likely to make some significant contribution to knowledge and thus advance the whole field of social policy or practice.

It is of interest that the National Association of Social Workers in a statement sent to the Social Security Administration early in 1957 recommended that essentially this policy be adopted. They said:

The phase of the amendments referring to demonstrations should be interpreted to mean projects involving experimentation with new methods and procedures and testing of new formulations of knowledge. We see this as a research program, rather than one designed to advertise or publicize what is already known. Demonstration projects should, therefore, be evaluated in terms of their potential contributions to knowledge; their plan should include research objectives and controls.

As members of the profession directly concerned with

the implementation of social security and social welfare programs, we in the field of social work appreciate the strategic potential of a research and demonstration program which offers promise of facing some of the fundamental questions which have plagued these fields and of testing proposed solutions to them. We urge that the resources now to be made available be used in the context of a carefully evolved philosophy and strategy, based on both the best traditions of scientific research in this country and the spirit of social responsibility which has motivated our social security planning.

One of the problems involved in the support of demonstration projects—that of their probable large costs—was implied in a recommendation made to the Social Security Administration at about the same time by the subcommittee on social research of the Social Welfare Assembly:

We recommend that the interpretation of allowable "demonstration" projects include those which (a) explore a hitherto untried or inadequately tested type or field of services or (b) test new ways of organizing use of agency staff and resources, cooperatively between agencies or in new agency settings. We further recommend that the Administration permit the inclusion in such projects of the costs of administering and rendering such experimental service as well as the costs of recording, analyzing, and evaluating the demonstration and its results.

The costs of rendering experimental services are supportable under the Social Security Administration program. As long as the funds available under the program are very limited, however, the size of a project could obviously affect its chance of receiving immediate support.

#### **Contract and Cooperative Research**

The statutory authorization for the Social Security Administration program provides for grants, contracts, or cooperative arrangements for research and demonstration projects. A grant is ordinarily made in support of a project proposed by the applicant. He is entirely responsible for the detailed working out of the project, for the analysis of the findings and the drawing of conclusions, and usually for their publication. A contract may give almost as much freedom to the investigator, but it usually involves a selection of the subject field by the supporting agency. That agency may seek out a particular group to carry out the research and may indicate with some precision the questions to which answers

are sought. A cooperative arrangement would involve staff of the Social Security Administration in a continuing participation in a project, through part-time or full-time assignment of personnel, frequent review, or agreed-upon division of the work.

All the fiscal 1960-61 funds were used for grants. It is anticipated that the other two arrangements will be used in subsequent years but that grants will probably remain the predominant form of support.

#### **Conditions for Support**

In getting its grant program under way the Social Security Administration was largely guided by the experience of the older grant programs within the Department of Health, Education, and Welfare. The application forms used were closely modeled on those used by the National Institutes of Health and the Office of Vocational Rehabilitation. They call for a narrative description of the proposed project, including the problem to be dealt with and anticipated results, methods and procedures to be utilized, available facilities, previous work done on the project and results to date, biographical sketches and major publications of principal project personnel, and a summary of available knowledge and results obtained by others in the proposed research or demonstration area.

The applicant also submits a proposed project budget, showing the amount of Federal funds requested and the amount to be provided by the applicant. Under the law, Federal funds can be used to pay only part of a project's cost. The statute does not specify how large a part must be carried by the applicant, and the only rule laid down by the Social Security Administration has been that the applicant must pay some direct costs and not merely indirect or overhead costs. The initial announcement of the program also stated that "to assure that a maximum number of projects are supported by available Federal funds it is expected that each applicant will finance as large a part of the project cost as possible." In the projects for which awards were made from funds for the fiscal year 1960-61, there was a rather wide range in the proportion of the cost carried by the applicant, with the highest

ratio of funds supplied by the applicant being 50 percent.

Grants are made for a period of 1 year. Most projects require more than a year for completion, and there has been some discussion of grants that would cover the full duration of projects. Up to the present, however, Congress has been unwilling to authorize such full funding, which could mean the obligation of funds for periods of 4 or 5 years in the future. The practice that has been followed in the Social Security Administration program, as in other grant programs, is for the initial award, when appropriate, to include in effect a moral commitment of continuing support for a specified number of years, dependent upon future congressional appropriations and satisfactory project progress. The commitment ordinarily is not made for more than 5 years. Indeed, most projects should yield results that might call for some reshaping and redirection of efforts long before the end of 5 years and thus lead to a new project application.

One of the requirements placed on applicants has been the subject of considerable questioning. In submitting its request for funds the agency must indicate the name of the individual who will be the project director. This requirement, which is common to most research grant programs, presents a very real problem to an agency that would like to undertake research but does not have a research staff or a staff with any free time or the special competencies needed. Many agencies have asked why they cannot receive a grant on their assurance that, when they have the funds, they will hire someone competent to do the job.

The answer has several parts. First, the evaluation of a proposed project inevitably turns in large measure on who is going to do the research. As a matter of fact, an agency that cannot name its project director is not ordinarily in a position to develop a good research plan. Another reason why almost all granting agencies insist on knowing who will be responsible for the project before they grant funds is that good research directors are very, very scarce. A granting agency that tied up its funds in allocations to groups who merely hoped to find such a person might find much of its money unused—if, for example, a conscientious applicant failed to find a competent director and therefore did not claim

the funds—or used unproductively. Indeed, some of the agencies who have questioned the requirement have admitted that the reason they could not name a project director was that they could not fill existing vacancies. More often the immediate problem is one of lack of funds to employ a permanent research staff.

This problem is particularly acute for social welfare research. The solution may be a combination of devices and procedures, including small grants or contracts for research planning, the availability of advice and assistance from the staff responsible for administering the research grant program, a more extensive teaming up of universities or established research centers and welfare agencies, and possibly cooperative research arrangements drawing on regular research staff of the Social Security Administration and staff of nongovernmental agencies.

#### REVIEW BY EXPERTS

The statute establishing the research grant program of the Social Security Administration provides that projects may be supported only on the advice of "specialists who are competent to evaluate the proposed projects as to soundness of their design, the possibilities of securing productive results, the adequacy of resources to conduct the proposed research or demonstration, and their relationship to other similar research or demonstrations already completed or in process."

Such expert advice has been obtained in two ways. Individual project applications were sent to selected experts in the particular field, who reviewed the project and sent in their comments by mail. Because of the great variety of types of research and subject areas represented even in the first year's applications, scholars and experts in many fields were called upon to review projects. One of the most heartening aspects of this first year's experience has been the readiness of men and women who are truly outstanding in their fields, and therefore more than busy already, to take the time to review one or more projects because they recognized the potential importance of the program.

Most projects are reviewed by several experts to assure evaluation from different points of view. The comments of the experts are, of course,

treated as confidential and are seen only by the staff administering the program and the overall Advisory Panel described below.

Many of the projects are reviewed also from another viewpoint. Those that have a direct relation to the programs administered by the operating Bureaus of the Social Security Administration are sent to the appropriate Bureaus for comments as to their significance from a program point of view.

#### **Role of the Advisory Panel**

Final decision on the projects to receive support is made by the Commissioner of Social Security on the recommendation of the Advisory Panel set up for the purpose. Because of lack of funds, it was not possible to constitute the panel or consult with the group before the program got under way. In the future their advice will be sought on procedures and policies as well as on specific projects.

The Social Security Administration was fortunate in the individuals who consented to serve on the first Advisory Panel, which came together in May. All the panel members have agreed to serve for another year. They are:

Paul Webbink, vice president of the Social Science Research Council, chairman  
Angus Campbell, director of the Survey Research Center, University of Michigan  
George Hildebrand of the School of Industrial Relations, Cornell University  
Wayne Holtzman, associate director of the Hogg Foundation for Mental Health, University of Texas  
Otto Pollak, professor of sociology of the University of Pennsylvania  
William B. Tollen, Commissioner of Public Assistance of the State of Pennsylvania

The Advisory Panel may be expanded in the future to include representatives of other disciplines. The membership will be rotating, with appointments normally running for 2 or 3 years.

#### **RECORD FOR 1961**

In spite of the fact that it was not until December 1960 that it was possible to make a formal public announcement of the program and the

procedures to be followed in applying for support, 53 project applications were received by March 1—the deadline for this year—or a few days thereafter. This is striking testimony to the strength of the interest in the program.

The projects described were of many different kinds. The applications came from universities, research institutes, and public and private welfare agencies and from all parts of the country. They dealt with the problems of the aged, of children, of families, of economic dependency, of social disorganization, of motivation, of community development, of professional organization and training. The project directors included sociologists, psychologists, economists, anthropologists, political scientists, and social workers.

Because of the limited time persons in the field had to learn about the program's activation and to develop plans for projects, the Social Security Administration decided, in the fall of last year, to stimulate projects in a few areas of special interest where it was known that research facilities were or could be available. The plans for these projects were reviewed by experts and by the chairman of the Advisory Panel, which was then in process of selection.

#### **Types of Projects Awarded Grants**

Grants were made in March to four projects selected for immediate support. Two of the four were in the general field of illegitimacy. One will give particular attention to the differing characteristics and circumstances of mothers with one and more than one child born out of wedlock; the other to questions related to motivation toward independence. A third project is concerned with the effect on families of the denial of public assistance or its termination before a substitute income is available. The fourth is a study of administrative practices, in particular the most effective use of professional workers and less highly trained aides in public welfare programs.

When the Advisory Panel met toward the end of May, it considered the remaining 49 project requests and recommended 12 for support. A complete list of the awards made from 1960-61 funds is shown at the end of this article, with the name of the project director and the amount of the award.

Of the 16 grants made, three were for what are clearly demonstration projects. A number of the projects are essentially exploratory or developmental in character. Others are well-defined research projects, which will run for 1, 2, or 3 years.

For 13 of the projects the grantee is a university; for the other three the grantee is a private social agency. It is interesting, however, that in four of the university-sponsored projects a public welfare agency is actively cooperating with the university research staff, either by making available their records and facilities or providing program knowledge and advice, or both. In several other projects, public and private welfare agencies will be involved as the project develops.

#### PLANS FOR THE FUTURE

For the fiscal year 1961-62, Congress has appropriated \$700,000 for the support of research and funds for a small staff to administer the program. It is probable that in 1962, as in 1961, most of the support funds will be used for grants, but for projects covering an even wider area of subjects and fields of interest. With a full-time staff now available to work on the program, the Social Security Administration will be in a position to offer more advice and help to applicants than was possible the first year.

One of the most important steps forward that the Administration hopes to take is the use of some time and money for research development. Such activities would include evaluation of the state of knowledge and the research in progress in a particular field and analysis of the gaps and problems most in need of further study. They would probably involve bringing together persons in different parts of the country or from different disciplines who are working on related problems. Such research planning and the encouragement it would give to some concentration of research effort could speed up the formulation of new, forward-pushing hypotheses and insights.

A research grant program should always remain open to proposals that involve radically new ideas and approaches. On the other hand, numerous scattered bits of knowledge are not in themselves enough. Almost as important as the

money it channels may be the contribution that a research grant program can make to intelligent research planning and to that building of knowledge upon knowledge that underlies almost all scientific and philosophical advance.

On the basis of this first year's experience with the research grant program, it is evident that there is a surge of interest and of valuable ideas concerning researchable problems in the social welfare field waiting to be released. Certain kinds of research projects may be more effectively carried out by nongovernmental agencies than directly by government. Whether or not this is the case, there are other advantages that may flow from Federal support of research carried on outside government. By committing themselves to doing or helping support research in the social welfare field, teachers, scholars, research centers, and community groups throughout the country, who now have only a general knowledge of social welfare problems or programs, will become more knowledgeable. The boundaries of social science will be stretched to include more of the current questions of social policy. The results are likely both to point in new directions and to reinforce some of our present concepts and assumptions.

#### PROJECTS RECEIVING AWARDS

The projects receiving awards made under the research and demonstration grant program of the Social Security Administration in the fiscal year 1960-61 are listed below.

Brandeis University, Waltham, Mass. *Impact on Families of the Denial of Public Assistance*. Project Director: David French. Amount of grant: \$24,589.

Bryn Mawr College, Bryn Mawr, Pa. *Attitudes Toward Dependency Among Mothers of Illegitimate Children Receiving Public Assistance*. Project Director: Jane Kronick. Amount of grant: \$14,949.

Chemung County Council of Community Services, Elmira, N. Y., and State Charities Aid Association, New York, N. Y. *Research Demonstration with Dependent Multi-Problem Families*. Project Director: Roland Warren. Amount of grant: \$34,599.

University of Chicago, Chicago, Ill. *Administrative Practices in the Organization and Use of Public Assistance Personnel*. Project Director: Edward E. Schwartz. Amount of grant: \$25,908.

Cornell University, Ithaca, N. Y. *Longitudinal Study of Retirement*. Project Director: Gordon F. Strelz. Amount of grant: \$14,145.

Florida State University, School of Social Welfare, Tallahassee, Fla. *Analysis of Unsuitable Home Cases in Aid to Dependent Children Acted upon by Florida State Department of Public Welfare*. Project Director: Robert T. Lansdale. Amount of grant: \$7,245.

Friends Neighborhood Guild, Philadelphia, Pa. *Demonstration Program with Families About to be Evicted from Public Low-Rent Housing*. Project Director: Mrs. Mildred Webb Guinessy. Amount of grant: \$22,133.

University of Georgia, Athens, Ga. *Exploratory Study of Family Problems in an Area of Rapid Social Change*. Project Directors: Raymond Payne and Stanley Fowler. Amount of grant: \$6,000.

Goodrich Social Settlement, Cleveland, Ohio. *Exploratory Project on Methods of Changing Values Among Boys in Aid to Dependent Children Families*. Project Director: John W. Cox. Amount of grant: \$20,000.

University of Michigan, Institute for Social Research, Ann Arbor, Mich. *Teenage Illegitimacy: Individual and Community Factors*. Project Directors: Ronald Lippitt and Henry J. Meyer. Amount of grant: \$16,980.

University of Michigan, School of Public Health, Ann

Arbor, Mich. *Pilot Study of Nursing Home Costs*. Project Director: Kenton E. Winter. Amount of grant: \$32,729.

University of North Carolina, Chapel Hill, N. C. *Background and Social Consequences of Unwed Motherhood*. Project Director: Charles E. Bowerman. Amount of grant: \$35,765.

Northern Michigan College, Marquette, Mich. *Exploratory Study of Welfare Programs and Needs in Upper Peninsula of Michigan*. Project Director: Jean Pearman. Amount of grant: \$5,000.

North Texas State College, Denton, Texas. *Decisions Leading to Institutionalization of the Aged*. Project Director: Hiram J. Friesam. Amount of grant: \$20,060.

University of Notre Dame, Notre Dame, Indiana. *Credit Union Service to Low-Income Groups*. Project Director: John T. Croteau. Amount of grant: \$19,498.

Syracuse University, Youth Development Center, Syracuse, N. Y. *Fatherless Families and Housing: A Study in Dependency*. Project Directors: Irwin Deutscher and Seymour Bellin. Amount of grant: \$43,114.

## Notes and Brief Reports

### Old-Age Benefits In Current-Payment Status, By State, December 31, 1960\*

On December 31, 1960, old-age insurance benefits under the old-age, survivors, and disability insurance program were being paid to 8.1 million retired workers—an increase of more than half a million from December 1959. About 32,000 of the new beneficiaries had become entitled to old-age benefits in the last 3 months of 1960 under the liberalized insured-status provision of the 1960 amendments. The retired-worker beneficiaries have been classified by their State of residence at the end of the year in the accompanying table, which shows the average monthly benefit being paid as well as a percentage distribution of the beneficiaries by size of benefit.<sup>1</sup>

The average old-age benefit amount went up each month during 1960 except November (when it remained unchanged), from \$72.78 in December

1959 to \$74.04 in December 1960. One reason for the \$1.26 increase was the greater proportion of benefits computed on the basis of earnings after 1950. Another factor was the rise in the proportion of beneficiaries whose benefits were computed under the provisions that permit up to 5 years of lowest earnings and periods of disability to be excluded in calculating the average monthly wage. The increase in the maximum annual earnings from \$4,200 to \$4,800 for years after 1958 also contributed slightly to the higher average.

At the end of 1960 almost 10 percent of all old-age beneficiaries were receiving monthly benefits of \$116.00-\$120.00; 23 percent, benefits in the \$90.00-\$115.90 range; and 33 percent, benefits of \$60.00-\$89.90. Among the groupings by size of monthly benefit shown in the accompanying table, the proportion of beneficiaries receiving \$116.00 or more had the greatest change during the year—an increase of 1.7 percentage points. The proportion of beneficiaries in the \$26.40-\$32.90 benefit group and in all groups receiving \$90.00 or more increased during the year, while the proportion in the groups receiving \$33.00-\$89.90 declined.

Among the 51 States, old-age beneficiaries living in Connecticut were, as in past years, receiving the highest monthly benefits—an average of \$82.47—and those in Mississippi were receiving

\* Prepared by Hammett Buchanan, Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

<sup>1</sup> Data for beneficiaries in Puerto Rico, the Virgin Islands, and foreign countries are excluded from the State comparisons.

the lowest, \$55.76. The four States with highest average benefits and the four States with lowest average benefits were the same at the end of 1960 and the end of 1959. Thirty-three States retained the same position in the ranking; only two States changed more than two positions. The average old-age benefit increased during the year in each of the 51 States; the increase was greatest for beneficiaries living in New York (\$1.59) and smallest for those in Alaska (47 cents).

Number and average monthly amount of old-age insurance benefits in current-payment status and percentage distribution by amount of benefit,<sup>1</sup> by State, December 31, 1960

State <sup>2</sup> (ranked by size of average benefit)	Average old-age benefit	Number of old-age beneficiaries	Percent of old-age beneficiaries receiving—									
			Total	\$26.40-\$32.90 <sup>3</sup>	\$33.00	\$33.10-\$44.90	\$45.00-\$59.90	\$60.00-\$74.90	\$75.00-\$89.90	\$90.00-\$104.90	\$105.00-\$115.90	\$116.00-\$120.00 <sup>4</sup>
Total.....	\$74.04	8,061,466	100.0	2.1	10.2	7.8	14.0	17.2	15.9	11.4	11.7	9.7
Connecticut.....	82.47	130,652	100.0	1.2	4.8	5.1	11.1	15.6	17.9	14.7	16.3	13.3
Michigan.....	81.97	334,912	100.0	1.4	6.9	5.9	12.0	13.9	14.2	11.2	17.8	16.7
New Jersey.....	80.90	265,417	100.0	1.5	5.9	5.6	11.6	16.1	16.8	13.8	15.6	13.1
Illinois.....	78.62	477,430	100.0	1.7	7.8	6.3	12.2	16.0	16.7	13.0	13.8	12.5
New York.....	78.62	880,561	100.0	1.5	6.8	6.1	12.4	17.4	17.6	13.3	13.3	11.6
Pennsylvania.....	78.50	552,036	100.0	1.7	7.4	6.2	11.8	16.9	17.2	13.5	14.0	11.3
Ohio.....	78.31	426,740	100.0	1.7	8.2	6.6	12.9	16.0	15.2	11.4	14.5	13.5
Massachusetts.....	77.25	292,985	100.0	1.4	6.1	6.0	12.0	19.7	19.4	13.5	12.0	9.0
Florida.....	76.22	278,993	100.0	2.2	9.0	7.3	13.2	15.9	15.5	11.7	14.3	10.9
Washington.....	76.08	144,175	100.0	1.6	9.1	7.1	14.1	16.3	16.3	11.8	13.9	10.3
Arizona.....	75.95	42,667	100.0	2.0	9.9	7.2	13.4	15.6	15.2	11.8	13.4	11.5
Rhode Island.....	75.90	50,915	100.0	1.7	5.6	6.4	13.8	20.4	20.1	14.6	10.7	6.7
Utah.....	75.56	28,310	100.0	2.0	9.8	7.0	13.0	16.7	16.2	12.5	12.8	10.6
Wisconsin.....	75.18	210,351	100.0	1.9	9.9	7.1	14.7	16.5	15.0	11.5	12.7	10.7
California.....	75.09	674,210	100.0	1.9	8.9	7.6	14.8	16.7	15.9	11.3	12.6	10.3
Montana.....	75.05	32,579	100.0	1.5	10.7	7.1	13.6	17.6	15.3	11.4	11.8	11.0
Indiana.....	75.03	231,335	100.0	1.9	10.0	7.6	13.8	16.5	15.4	12.2	12.4	10.2
Nevada.....	74.80	9,272	100.0	2.0	9.3	7.2	13.9	17.9	16.1	11.4	13.2	9.3
Delaware.....	74.66	18,389	100.0	2.4	9.1	7.5	13.5	18.3	15.8	11.8	11.6	10.0
Oregon.....	74.58	102,527	100.0	1.6	9.5	7.4	15.4	17.2	15.2	11.6	13.2	8.9
Alaska.....	73.62	2,908	100.0	2.1	10.3	8.3	15.5	17.4	14.5	11.1	13.2	7.6
Colorado.....	72.66	68,220	100.0	1.8	11.1	8.0	14.4	17.5	16.7	12.0	10.7	7.8
New Hampshire.....	72.64	37,867	100.0	1.6	8.7	7.9	14.6	20.3	18.6	13.0	9.4	5.9
Wyoming.....	72.64	12,713	100.0	2.0	10.5	7.8	14.2	18.3	17.3	11.7	11.0	7.2
Minnesota.....	72.61	170,776	100.0	2.0	11.2	7.9	14.7	18.1	15.7	11.2	10.7	8.5
Maryland.....	72.36	103,996	100.0	2.5	10.4	8.3	14.3	18.4	16.3	10.9	10.4	8.5
Iowa.....	72.17	155,167	100.0	1.9	10.9	8.1	14.7	18.6	16.1	12.8	9.9	7.0
North Dakota.....	71.64	28,482	100.0	1.9	11.6	8.1	14.9	18.6	16.0	12.4	8.8	7.7
Idaho.....	71.58	30,125	100.0	1.8	11.8	8.0	15.1	18.2	16.2	11.9	10.0	7.0
West Virginia.....	71.55	80,007	100.0	2.1	13.1	8.2	13.1	17.7	16.7	10.5	10.9	7.7
Missouri.....	71.34	227,882	100.0	2.2	10.9	8.7	15.3	18.4	16.2	10.9	9.5	7.9
Hawaii.....	70.02	15,711	100.0	2.9	12.7	8.4	13.7	16.8	19.2	12.6	7.8	5.9
Nebraska.....	69.97	77,364	100.0	1.9	11.8	8.8	15.6	19.3	16.7	11.8	8.1	6.0
South Dakota.....	69.93	34,121	100.0	1.9	12.2	8.8	15.1	19.3	16.6	12.2	8.2	5.7
Kansas.....	69.87	109,628	100.0	2.0	12.1	9.3	16.2	18.2	15.5	11.2	8.8	6.7
District of Columbia.....	69.61	28,429	100.0	2.6	12.2	9.0	14.8	19.3	16.6	10.2	8.7	6.6
Vermont.....	69.45	22,003	100.0	2.0	11.2	9.0	16.5	20.0	16.7	11.1	8.2	5.3
Maine.....	68.77	58,048	100.0	2.3	11.8	9.2	16.0	20.0	16.9	10.9	7.8	5.1
Oklahoma.....	67.85	95,813	100.0	2.9	14.0	10.0	15.8	18.0	14.9	9.4	8.1	6.9
New Mexico.....	67.55	20,703	100.0	2.6	15.9	9.6	15.7	17.4	13.7	9.6	9.1	6.4
Texas.....	66.62	295,644	100.0	3.4	14.6	10.3	16.4	18.1	14.3	8.7	7.7	6.5
Louisiana.....	65.95	80,958	100.0	3.7	15.5	10.6	16.1	17.8	13.8	8.3	7.6	6.6
Virginia.....	65.22	131,669	100.0	3.2	16.6	10.8	15.9	17.7	14.4	8.8	7.2	5.4
Kentucky.....	65.08	131,617	100.0	2.7	15.6	11.1	17.0	19.2	13.8	8.4	7.2	5.0
Alabama.....	63.08	103,069	100.0	4.0	18.9	11.5	15.6	17.6	12.9	7.8	6.4	5.3
North Carolina.....	62.38	150,728	100.0	3.7	16.0	11.7	18.9	19.6	14.0	7.3	5.0	3.8
Georgia.....	62.28	114,482	100.0	4.6	16.7	11.8	17.4	18.8	13.8	7.2	5.3	4.4
South Carolina.....	62.26	65,407	100.0	4.3	17.4	11.7	17.0	18.3	14.2	8.3	5.1	3.7
Tennessee.....	61.08	132,296	100.0	4.1	19.0	12.6	17.9	17.6	12.1	6.9	5.5	4.3
Arkansas.....	60.27	81,432	100.0	3.8	20.4	12.2	17.6	18.4	12.4	6.3	5.1	3.8
Mississippi.....	55.76	76,105	100.0	4.7	25.1	14.2	17.5	17.7	9.7	4.8	3.6	2.7
Virgin Islands.....	54.42	540	100.0	5.2	25.4	18.2	15.6	15.6	8.4	4.6	4.6	2.4
Puerto Rico.....	46.51	45,953	100.0	5.6	39.7	19.4	13.2	11.2	5.4	2.5	1.7	1.3
Foreign.....	76.29	57,150	100.0	.4	6.6	5.2	12.3	23.3	21.4	12.9	12.0	5.9

address.

<sup>3</sup> About 500 beneficiaries receiving less than \$26.40 are included in the figures on which the percentages are based.

<sup>4</sup> About 20 beneficiaries receiving more than \$120 are included in the figures on which the percentages are based.

<sup>2</sup> Beneficiary's State of residence, based on the monthly benefit check

date of application for old-age insurance benefits.

<sup>1</sup> For persons receiving both an old-age (retired-worker) benefit and a secondary survivor benefit or an old-age and survivors insurance secondary life benefit that was awarded, reinstated, or adjusted after September 13, 1956, the old-age benefit amount includes the reduced secondary benefit.

<sup>5</sup> About 100 beneficiaries receiving more than \$120 are included in the figures on which the percentages are based.

## Disability Insurance Benefits In Current-Payment Status, By State, December 31, 1960\*

At the end of December 1960, disability insurance benefits under the old-age, survivors, and

\* Prepared by Hammett Buchanan, Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

disability insurance program were going to 455,000 disabled workers under age 65, including about 54,000 under age 50 who were first eligible for benefits in November 1960. The total number was more than a third greater than that in December 1959. The disabled-worker beneficiaries have been classified by their State of residence at the end of the year in the accompanying table, which shows the average monthly benefit being

Number and average monthly amount of disability insurance benefits<sup>1</sup> in current-payment status and percentage distribution by amount of benefit,<sup>2</sup> by State, December 31, 1960

State <sup>3</sup> (ranked by size of average benefit)	Average disability benefit	Number of disability beneficiaries	Percent of disability beneficiaries receiving—								
			Total	\$33	\$34-44	\$45-59	\$60-74	\$75-89	\$90-104	\$105-115	\$116-119 <sup>4</sup>
Total.....	\$89.31	455,371	100.0	0.4	1.2	5.8	18.1	24.1	18.9	18.9	12.6
Michigan.....	97.56	18,001	100.0	.1	.4	2.7	10.7	18.2	17.6	28.4	21.9
Arizona.....	94.32	3,855	100.0	.1	.2	3.4	12.7	23.2	19.9	22.6	17.9
California.....	94.18	33,645	100.0	.1	.4	3.5	13.8	22.2	19.6	23.9	16.5
West Virginia.....	94.08	8,935	100.0	.2	.7	3.6	13.1	21.7	19.6	24.0	17.1
Ohio.....	93.94	23,635	100.0	.2	.5	3.9	13.7	21.5	19.5	23.7	17.0
Alaska.....	93.75	122	100.0	0	0	3.3	11.5	19.7	23.0	30.2	12.3
Nevada.....	93.67	508	100.0	0	.4	4.7	14.0	20.5	18.9	24.5	17.0
Utah.....	93.37	1,116	100.0	.2	.7	4.2	13.8	21.4	20.9	22.8	16.0
Indiana.....	93.18	10,671	100.0	.2	.6	4.1	14.2	22.0	20.8	22.8	15.3
Oregon.....	93.18	4,272	100.0	.1	.3	3.3	14.9	22.7	20.5	25.1	13.1
Washington.....	93.03	6,427	100.0	.1	.4	3.3	15.0	22.4	20.1	26.5	12.2
New Jersey.....	93.02	15,166	100.0	.1	.4	3.7	15.1	23.0	19.7	21.3	16.7
Connecticut.....	92.92	6,065	100.0	.1	.2	3.1	14.7	24.4	21.6	21.8	14.1
Pennsylvania.....	92.54	35,231	100.0	.2	.6	3.8	14.5	22.7	22.6	22.3	13.3
Illinois.....	92.29	24,061	100.0	.2	.6	4.5	16.4	22.5	19.3	20.9	15.6
Wisconsin.....	92.07	8,449	100.0	.4	.8	4.7	16.0	21.2	19.7	21.2	16.0
Montana.....	91.61	1,300	100.0	.5	.7	5.0	16.7	21.4	18.8	22.0	14.9
Florida.....	90.34	16,177	100.0	.3	1.3	6.0	16.9	22.8	17.3	20.1	15.3
Idaho.....	90.28	1,136	100.0	.4	.5	4.7	17.6	23.2	21.2	20.9	11.5
New York.....	90.21	45,367	100.0	.2	.6	5.0	18.1	24.6	19.3	18.5	13.7
Delaware.....	90.07	1,071	100.0	.4	.7	5.2	19.2	23.9	18.0	17.7	14.9
Colorado.....	89.74	2,968	100.0	.1	1.0	5.5	17.0	24.4	20.5	20.2	11.3
Wyoming.....	89.13	548	100.0	.9	.2	5.4	19.0	23.8	19.0	19.9	11.8
Minnesota.....	88.89	5,447	100.0	.5	1.2	6.5	18.2	23.3	19.0	18.7	12.6
Kansas.....	88.72	4,289	100.0	.5	1.5	6.0	17.7	24.0	19.9	19.1	11.3
Maryland.....	88.46	6,552	100.0	.4	1.2	6.3	19.4	24.6	17.8	17.8	12.5
Massachusetts.....	88.32	14,405	100.0	.1	.4	4.7	20.5	28.1	19.6	16.4	10.2
Oklahoma.....	88.03	5,552	100.0	.5	1.2	6.9	18.9	24.1	19.6	17.7	11.1
Hawaii.....	87.47	988	100.0	.5	.8	5.0	16.9	31.6	23.1	13.8	8.3
Iowa.....	87.44	5,080	100.0	.5	1.5	6.4	20.1	23.9	19.6	18.5	9.5
New Hampshire.....	87.26	1,537	100.0	.1	.6	4.8	20.2	31.4	20.2	15.2	7.5
Missouri.....	87.18	11,538	100.0	.4	1.5	7.2	20.6	24.3	18.2	16.9	10.9
Rhode Island.....	87.17	2,774	100.0	.1	.4	5.5	20.2	30.0	21.0	15.6	7.2
New Mexico.....	86.86	1,377	100.0	.4	1.4	6.9	20.0	25.6	18.1	18.2	9.4
Vermont.....	86.40	1,074	100.0	.9	.8	7.5	20.1	27.8	19.0	15.7	8.2
Kentucky.....	86.34	10,183	100.0	.6	1.8	7.6	19.8	24.7	19.7	16.8	9.0
Texas.....	86.04	18,959	100.0	.6	1.9	8.0	20.5	25.1	17.5	15.7	10.7
Nebraska.....	85.01	2,350	100.0	.7	1.9	7.9	20.9	26.0	19.6	15.4	7.6
Maine.....	84.58	2,693	100.0	.4	1.8	6.7	21.7	30.0	20.5	13.6	5.3
Virginia.....	84.39	11,372	100.0	.6	2.0	8.3	22.4	26.6	18.0	14.1	8.0
Alabama.....	83.67	10,449	100.0	1.2	2.5	8.3	22.3	27.1	17.0	13.5	8.1
District of Columbia.....	83.42	1,762	100.0	.4	.8	8.3	25.1	29.5	17.4	12.2	6.3
Tennessee.....	83.25	10,039	100.0	.8	2.5	9.5	23.3	26.1	16.4	13.4	8.0
Louisiana.....	83.09	8,333	100.0	.9	2.9	9.5	23.3	25.5	16.4	12.9	8.6
South Dakota.....	82.61	963	100.0	.6	2.1	8.6	23.9	28.0	18.4	13.0	5.4
North Dakota.....	82.34	687	100.0	.6	2.5	9.4	24.8	24.2	18.1	12.6	7.8
Arkansas.....	81.32	5,250	100.0	1.1	3.1	10.2	25.1	26.6	15.0	12.3	6.6
Georgia.....	79.61	12,513	100.0	1.1	2.7	10.5	27.5	28.9	15.2	9.0	5.1
South Carolina.....	79.42	7,611	100.0	1.3	2.4	9.9	27.0	31.3	16.6	7.9	3.6
North Carolina.....	79.17	14,442	100.0	.8	2.0	10.8	28.3	31.2	15.0	8.1	3.8
Mississippi.....	77.69	5,569	100.0	2.2	4.3	12.1	28.0	25.2	14.0	9.8	4.4
Virgin Islands.....	76.20	10	100.0	0	10.0	10.0	40.0	0	20.0	10.0	10.0
Puerto Rico.....	62.98	1,318	100.0	13.0	16.4	17.1	24.5	15.5	7.2	4.8	1.5
Foreign.....	94.57	1,528	100.0	.3	.4	2.1	10.9	24.6	22.5	24.4	14.8

<sup>1</sup> Payable to disabled workers under age 65.

<sup>2</sup> For persons receiving both a disability (disabled-worker) benefit and a disability secondary benefit, the disability benefit amount includes the reduced secondary benefit.

<sup>3</sup> Beneficiary's State of residence, based on the monthly benefit check address.

<sup>4</sup> About 100 beneficiaries receiving more than \$119 are included in the figures on which the percentages are based.

paid as well as a percentage distribution of the beneficiaries by size of benefit.<sup>1</sup>

The average disability insurance benefit being paid in December 1960 amounted to \$89.31—31 cents more than the average in December 1959. The higher average resulted chiefly from the rise in the proportion of benefits computed on the basis of earnings after 1950. The average benefit had reached a high of \$89.50 in October 1960. It then declined in November and December, when a large number of awards (54,000) were made to disabled workers under age 50; the average monthly amount of these awards was about \$5.00 less than that for disabled workers aged 50–64.

For about one-eighth of all disabled-worker beneficiaries the monthly benefit was \$116–\$119, and for three-eighths it was in the \$90–\$115 range. Only 1.0 percent were receiving less than \$40. The proportion of beneficiaries receiving more than \$115 increased from 10.7 percent in

December 1959 to 12.6 percent in December 1960. During the same period the proportion receiving benefits of \$60–\$115 declined 2 percent, and the proportion receiving less than \$60 rose about  $\frac{1}{2}$  of 1 percent.

As in the preceding year, disability insurance beneficiaries living in Michigan were receiving the highest monthly benefits—an average of \$97.56—and those in Mississippi were receiving the lowest, \$77.69. Eighteen States retained the same position in the ranking by size of average benefit that they held a year earlier, and 15 States changed more than two positions. The average disability benefit payable in all but 12 States increased during the year. The average for beneficiaries in West Virginia showed the greatest increase—\$1.61—and the average for those in South Dakota had the largest decline—\$1.79. Benefits of \$90–\$119 were being paid to 68 percent of the disabled-worker beneficiaries in Michigan and to 28 percent in Mississippi. Only 14 percent of the beneficiaries in Michigan but 47 percent of those in Mississippi were receiving benefits of \$33–\$74.

<sup>1</sup> Data for beneficiaries in Puerto Rico, the Virgin Islands, and foreign countries are excluded from the State comparisons.

## Recent Publications\*

### SOCIAL SECURITY ADMINISTRATION

OFFICE OF THE COMMISSIONER. DIVISION OF THE ACTUARY. *Analysis of Benefits, OASDI Program, 1960 Amendments*, by John P. Jones and Marice C. Hart. (Actuarial Study No. 50.) Washington: The Division, Dec. 1950. 56 pp.

Includes a detailed description of the procedure for determining benefit amounts. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D.C.

OFFICE OF THE COMMISSIONER. DIVISION OF THE ACTUARY. *Present Values of OASI Benefits in Current Payment Status, 1960*, by J. A. Lazerson and Norma S. Arce. (Actuarial Study No. 51.) Washington: The Division, Feb. 1960. 13 pp.

Valuation of the benefits in selected years, 1940–59, with preliminary estimates for 1960. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D.C.

BUREAU OF PUBLIC ASSISTANCE. *Establishing Money Accounts for Fuel for Heating*, by Gladys O. White, and

*Estimation of Annual Fuel Requirements for Existing Dwellings*, by H. C. S. Thom. (Public Assistance Report No. 44.) Washington: The Bureau, 1961. 9 pp. and 34 pp. Processed.

The first article indicates the information—on housing, climate, and types of fuel used by public assistance recipients—that a State needs to establish money amounts for this item. The second, a technical manuscript prepared for the Bureau by the U.S. Weather Bureau, offers a formula for State use in arriving at quantities of fuel needed for heating houses occupied by assistance recipients. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D.C.

BUREAU OF PUBLIC ASSISTANCE. *State Methods for Determining Need in the Aid to Dependent Children Program*, by Gladys O. White. (Public Assistance Report No. 43.) Washington: U.S. Govt. Print. Office, Mar. 1961. 35 pp. Processed.

Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D.C.

### GENERAL

ELLIOTT, MABEL A., and MERRILL, FRANCES E. *Social Disorganization*. 4th ed. New York: Harper and Brothers, 1961. 795 pp. \$8.50.

Includes chapters on juvenile delinquency, children in industry, family disorganization, community disorganization, and unemployment.

(Continued on page 37)

# Current Operating Statistics

TABLE 1.—Selected social insurance and related programs, by specified period, 1940-61  
[In thousands; data corrected to July 18, 1961]

Year and month	Total	Retirement, disability, and survivor insurance										Temporary disability benefits, Railroad Unemploy- ment Insurance Act <sup>1</sup>	Unemployment insurance					
		Monthly retirement and disability benefits <sup>2</sup>				Survivor benefits							State laws <sup>10</sup>	Veterans' legisla- tion <sup>11</sup>	Rail- road Unem- ploy- ment Insurance Act <sup>12</sup>			
		Social Security Act	Rail- road Retire- ment Act	Civil Service Com- mission <sup>3</sup>	Veter- ans Ad- ministra- tion <sup>4</sup>	Monthly			Lump-sum <sup>5</sup>									
Number of beneficiaries																		
1960																		
May	10,733.5	537.1	361.8	2,993.2	3,415.0	249.9	148.6	1,262.0	71.9	17.6	21.6	1,566.6	-----	35.6				
June	10,818.1	540.6	363.7	3,009.2	3,443.7	251.3	149.5	1,262.0	70.5	16.3	22.4	1,519.9	-----	35.9				
July	10,909.0	543.1	365.6	3,022.1	3,467.0	251.8	150.5	-----	63.5	13.4	21.0	1,460.5	-----	43.6				
Aug.	10,975.2	546.4	367.0	3,037.0	3,489.1	253.1	151.4	-----	66.9	16.2	33.5	1,475.7	-----	68.4				
Sept.	11,024.4	550.2	371.0	3,050.3	3,501.3	253.8	152.3	1,280.0	63.3	14.4	34.3	1,492.7	-----	106.0				
Oct.	11,071.6	551.5	374.3	3,059.4	3,506.1	254.8	153.1	-----	52.0	14.3	33.8	1,468.2	-----	86.6				
Nov.	11,108.2	551.1	376.4	3,064.3	3,533.2	255.3	153.8	-----	60.0	15.6	36.8	1,684.4	-----	90.5				
Dec.	11,286.7	553.3	379.4	3,064.6	3,537.9	256.1	154.5	1,300.0	60.7	16.6	34.3	2,164.8	-----	101.9				
1961																		
Jan.	11,367.3	555.3	381.7	3,064.8	3,572.5	256.1	155.6	-----	60.0	16.9	37.5	2,839.7	-----	120.2				
Feb.	11,477.5	557.3	383.4	3,074.0	3,590.3	256.9	156.7	-----	65.9	17.3	29.1	3,113.1	-----	120.8				
Mar.	11,587.1	560.0	386.5	3,078.7	3,616.0	259.5	158.3	-----	81.1	21.5	29.4	3,013.9	-----	122.0				
Apr.	11,712.6	560.6	389.3	3,087.0	3,640.5	260.4	159.7	-----	69.4	17.1	23.8	3,030.8	-----	94.8				
May	11,817.8	561.8	392.2	3,097.4	3,667.4	260.9	160.8	-----	71.6	17.9	14.2	2,936.7	-----	114.4				
Amount of benefits <sup>13</sup>																		
1940-	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448	-----	\$105,696	\$11,833	\$12,267	-----	\$518,700	-----	\$15,961			
1941-	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559	-----	111,799	13,270	13,943	-----	344,321	-----	14,537			
1942-	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603	-----	111,193	15,005	14,342	-----	344,084	-----	6,268			
1943-	911,696	92,943	125,705	72,961	331,350	55,152	1,704	-----	116,133	17,843	17,255	-----	79,643	-----	917			
1944-	1,104,638	113,487	129,707	77,193	466,279	73,451	1,765	-----	144,302	22,034	19,238	-----	62,385	\$4,215	582			
1945-	2,047,042	148,107	137,140	83,874	697,830	90,651	1,772	-----	254,238	26,127	23,431	-----	445,866	126,630	2,359			
1946-	6,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817	-----	333,640	27,851	30,610	-----	1,094,850	1,743,718	39,917			
1947-	4,658,554	177,058	106,876	1,676,029	149,179	19,283	-----	382,515	29,460	33,115	\$11,368	776,165	970,542	39,401				
1948-	4,454,705	352,022	206,642	132,582	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265	510,167	28,599			
1949-	5,613,168	437,420	240,894	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279	430,194	103,596			
1950-	8,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	35,578	28,099	1,373,426	34,653	59,804			
1951-	5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	26,297	840,411	2,234	20,217			
1952-	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237	3,539	41,793			
1953-	7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	63,319	27,325	613,475	87,451	45,377	45,150	962,221	41,698	46,684			
1954-	9,455,374	2,697,982	428,900	298,126	1,921,380	93,201	-----	32,530	628,801	92,229	41,490	49,173	2,026,866	107,666	157,088			
1955-	10,275,552	3,747,742	438,978	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268	87,672	93,284			
1956-	11,193,067	4,361,261	490,445	400,647	2,101,798	1,244,073	133,171	49,675	699,204	100,304	41,894	49,538	1,380,726	70,917	70,443			
1957-	13,560,263	5,744,490	538,501	474,841	2,180,509	1,520,749	143,826	58,265	748,660	138,785	47,278	51,292	1,766,445	53,087	93,535			
1958-	17,431,357	6,722,871	570,741	561,988	2,382,215	1,720,146	153,947	74,185	794,253	132,908	56,043	51,920	3,899,236	82,033	22,824			
1959-	18,103,128	8,063,763	657,209	641,914	2,474,428	2,063,303	180,883	93,713	818,984	171,295	66,487	66,160	2,563,084	17,391	22,536			
1960-	19,587,802	8,764,298	741,194	705,197	2,572,328	2,316,211	201,251	105,660	864,429	164,286	71,069	56,874	2,866,761	553	157,690			
1961																		
Jan.	1,551,428	600,602	59,000	57,913	210,665	181,559	16,171	8,713	69,212	15,150	6,647	3,505	215,092	-----	7,909			
June	1,556,920	705,357	59,450	58,202	213,290	183,506	16,288	8,786	60,238	14,876	6,415	3,744	209,278	-----	7,502			
July	1,553,941	713,900	59,851	58,110	216,059	185,223	16,350	8,783	73,451	13,375	4,829	3,908	192,791	-----	7,311			
Aug.	1,600,443	719,391	60,275	58,580	219,343	186,904	16,457	8,925	74,043	14,115	6,311	6,746	217,543	-----	11,931			
Sept.	1,606,859	723,216	60,722	60,103	218,622	187,747	16,531	8,989	74,560	13,407	5,396	6,887	212,309	-----	18,371			
Oct.	1,596,419	726,831	60,884	61,059	219,562	188,256	16,619	9,134	75,826	10,905	5,670	7,040	199,695	-----	14,864			
Nov.	1,653,772	734,720	60,918	60,911	221,090	190,157	16,673	9,155	75,994	12,719	5,645	7,421	242,593	-----	15,809			
Dec.	1,743,003	740,324	61,153	61,978	222,126	195,997	16,898	9,282	77,085	12,849	5,966	7,125	313,603	-----	18,604			
1961																		
Jan.	1,857,803	746,357	61,400	62,191	223,165	196,897	16,828	9,453	78,737	12,474	6,700	7,359	414,230	-----	22,010			
Feb.	1,859,450	754,870	61,685	62,795	217,120	198,622	16,829	9,530	77,078	13,893	6,490	5,203	415,900	-----	19,574			
Mar.	1,952,190	762,954	62,045	63,837	224,560	199,854	17,109	9,637	80,745	16,939	7,858	5,942	478,668	-----	22,041			
Apr.	1,866,496	771,790	62,144	64,057	218,981	201,562	17,115	9,661	78,262	14,586	6,305	4,704	403,167	-----	16,161			
May	1,923,461	778,957	62,305	64,463	224,022	203,332	17,072	9,736	80,136	14,968	6,610	4,908	436,688	-----	20,264			

<sup>1</sup> Under Social Security Act. (1) retirement benefits—old-age, wife's, and husband's benefits and benefits (partly estimated) to children of old-age beneficiaries (including disabled children aged 18 or over, beginning Jan. 1957) and (2) disability benefits—beginning July 1957 to disabled workers and, beginning Oct. 1958, to their dependents. Beginning Dec. 1951, includes spouse's annuities under Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections. <sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training. <sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957, includes payments (partly estimated) to adult disabled children. <sup>5</sup> Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's. <sup>6</sup> Payments to veterans' widows, parents, and children; number, end of quarter.

<sup>7</sup> Number of deceases on whose account lump-sum payments were made. <sup>8</sup> Under railroad retirement, Federal civil-service, and veterans' programs.

<sup>9</sup> Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947. Beginning July 1960, data not adjusted for underpayments and recoveries.

<sup>10</sup> Average weekly number of beneficiaries. Includes payments to unemployed Federal workers from Jan. 1955 and to unemployed ex-servicemen from Nov. 1958, made by States as agents of Federal Government. Includes temporary unemployment compensation programs, June 1958-July 1959, and temporary extended unemployment compensation program beginning Apr. 1961.

<sup>11</sup> From Sept. 1944 to July 1949, under Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. From Oct. 1952 to Jan. 1960, under Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans. Some payments made after expiration dates. Number represents average weekly claims paid.

<sup>12</sup> Payments under Social Security Act annual data represent Treasury disbursements and, under Railroad Retirement Act, amounts certified (for both programs monthly benefit data, by month, are for benefits in current-payment status); under Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except readjustment allowance program, disbursements; under State unemployment insurance laws, Servicemen's Readjustment Act, and Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations from July 1949. Civil-service and railroad unemployment insurance data adjusted monthly, other data adjusted annually.

Source: Based on reports of administrative agencies.

TABLE 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1957-61  
 [In thousands]

Period	Retirement, disability, and survivor				Unemployment		
	Old-age and survivors insurance <sup>1</sup>	Disability insurance <sup>2</sup>	Federal civil service <sup>3</sup>	Railroad retirement	State unemployment insurance <sup>4</sup>	Federal unemployment taxes <sup>5</sup>	Railroad unemployment insurance <sup>6</sup>
Fiscal year:							
1957-58 <sup>7</sup>	\$7,266,985	\$926,403	\$1,259,041	\$575,282	\$1,500,397	\$335,880	\$60,891
1958-59 <sup>7</sup>	7,565,086	894,995	1,515,852	525,369	1,675,286	324,020	102,014
1959-60 <sup>7</sup>	9,842,685	957,079	1,509,695	606,931	2,164,737	341,108	152,998
11 months ended:							
May 1959	6,978,746	828,687	1,392,312	479,728	1,664,358	323,075	83,258
May 1960	8,827,147	897,396	1,380,462	556,405	2,136,693	339,987	121,891
May 1961	10,294,939	915,640	1,572,061	526,285	2,324,815	344,257	122,099
1960							
May	1,565,591	176,057	118,129	81,561	531,420	1,641	7,205
June <sup>7</sup>	1,015,538	89,683	129,233	50,436	28,064	1,120	31,107
July	345,944	29,952	162,091	17,121	221,125	674	711
August	1,596,615	146,950	139,442	83,320	451,092	807	10,501
September	678,887	61,473	156,682	52,464	11,488	607	28,228
October	348,088	31,165	144,032	15,037	144,580	541	890
November	1,270,214	116,266	139,565	80,571	293,950	692	9,785
December	510,927	36,747	114,062	48,288	14,633	847	28,655
1961							
January	267,326	21,670	159,785	12,842	83,875	32,045	748
February	1,385,958	123,931	120,024	77,142	196,811	289,106	5,422
March	1,175,534	112,588	169,832	47,953	17,059	14,702	31,663
April	664,441	62,464	121,205	14,285	246,944	1,943	1,328
May	1,961,004	172,435	145,341	77,262	613,250	2,203	4,178

<sup>1</sup> Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance; beginning January 1951, on an estimated basis, with suitable subsequent adjustments; beginning May 1951, includes deposits in the trust fund by States under voluntary coverage agreements; beginning December 1952, adjusted for employee tax refunds.

<sup>2</sup> Represents contributions of employees, employers, and the self-employed in employments covered by disability insurance, on an estimated basis with suitable subsequent adjustments; includes deposits in the trust fund by States under voluntary coverage agreements; adjusted for employee tax refunds; excludes transfers from the railroad retirement account to the disability insurance trust fund under the financial interchange provisions of the Railroad Retirement Act.

<sup>3</sup> Represents employee and employing agency (Government) contributions.  
<sup>4</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 States, contributions from employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

<sup>5</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>6</sup> Beginning 1947, also covers railroad temporary disability insurance.

<sup>7</sup> Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U. S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and other Treasury reports, unless otherwise noted.

## SOCIAL SECURITY AMENDMENTS

(Continued from page 11)

Government will participate were increased by \$1 each, so that all States will get additional Federal funds. Senator Humphrey's amendment concerning medical assistance for the aged was eliminated.

The Conference report was approved without a rollcall vote in both the House and the Senate on June 29, and the bill was signed by President Kennedy on June 30, becoming Public Law 87-64. The signing before July 3 made the old-age, survivors, and disability insurance benefit provisions effective, in general, on August 1, 1961.

## CONCLUSION

Although these amendments go a long way in making the social security program more flexible and effective, much still remains to be done. No program intended to meet the needs of the people in a changing society can remain static. Congress and the Executive Branch recognize the need for periodic re-evaluation and improvement in the program, and on the basis of the record there is every reason to believe that the entire social security program will continue to be modified and strengthened to meet changing needs of a growing economy.

TABLE 3.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937–61  
[In thousands]

Period	Receipts		Transfers under financial interchange with railroad retirement account <sup>2</sup>	Expenditures		Assets at end of period		
	Net contribution income and transfers <sup>1</sup>	Net interest received <sup>2</sup>		Benefit payments	Administrative expenses <sup>4</sup>	Invested in U.S. Government securities <sup>5</sup>	Cash balances	Total assets
Old-age and survivors insurance trust fund								
Cumulative, January 1937–May 1961 <sup>6,7</sup>	\$83,517,510	\$6,401,091	-\$704,400	\$66,359,881	\$1,883,927	\$19,757,397	\$1,212,995	\$20,970,392
Fiscal year:								
1957–58 <sup>7</sup>	7,266,965	557,274		7,874,932	165,604	21,764,189	1,048,411	22,812,600
1958–59 <sup>7</sup>	7,565,086	540,279	-121,300	9,049,146	206,094	20,474,430	1,066,094	21,541,424
1959–60 <sup>7</sup>	9,842,685	499,793	-583,100	10,269,709	202,369	19,748,848	1,079,877	20,828,725
11 months ended:								
May 1959	6,978,746	340,192	-121,300	8,225,266	186,842	20,539,768	1,058,362	20,598,130
May 1960	8,827,147	305,298	-274,600	9,370,085	183,221	19,365,749	1,480,214	20,845,963
May 1961	10,224,939	326,389		10,198,702	209,959	19,757,397	1,212,995	20,970,392
1960								
May	1,865,591	4,558		887,003	18,241	19,365,749	1,480,214	20,845,963
June <sup>7</sup>	1,015,538	194,496	-308,500	899,624	19,148	19,748,848	1,079,877	20,828,725
July	345,944	2,073		894,428	15,980	19,246,007	1,020,328	20,296,335
August	1,596,615	14,268		901,295	22,422	19,748,038	1,205,463	20,953,501
September	678,887	14,361		904,202	22,509	19,631,126	1,088,912	20,720,088
October	348,088	19,500		899,689	20,210	19,161,475	1,006,251	20,167,727
November	1,270,214	5,497		911,028	19,502	19,218,415	1,294,493	20,512,908
December	510,927	206,193		915,962	-10,433	19,128,245	1,190,255	20,324,499
1961								
January	267,326	2,305		920,666	26,507	18,688,575	978,442	19,667,017
February	1,385,958	16,353		940,878	22,254	18,584,964	1,521,232	20,106,195
March	1,175,534	14,240		961,402	25,546	19,242,881	1,066,141	20,309,021
April	664,441	19,986		977,390	22,923	19,919,797	1,073,330	19,993,127
May	1,961,004	10,524		971,725	22,538	19,757,397	1,212,995	20,970,392
Disability insurance trust fund								
Cumulative, January 1957–May 1961 <sup>6,7</sup>	\$4,061,316	\$129,410	\$26,100	\$1,666,270	\$102,777	\$2,337,419	\$110,360	\$2,447,780
Fiscal year:								
1957–58 <sup>7</sup>	926,403	15,843		168,420	12,112	1,054,458	44,515	1,098,973
1958–59 <sup>7</sup>	884,995	53,293		359,231	21,410	1,066,574	59,747	1,066,621
1959–60 <sup>7</sup>	987,079	47,641	-26,100	528,304	31,922	2,100,862	66,352	2,167,214
11 months ended:								
May 1959	828,687	17,098		299,603	21,140	1,542,014	82,000	1,624,014
May 1960	897,398	25,184	-21,400	482,733	31,674	1,989,492	106,702	2,096,194
May 1961	915,640	31,269		630,315	36,028	2,337,419	110,360	2,447,780
1960								
May	176,057	968		46,248	248	1,089,492	106,702	2,096,194
June <sup>7</sup>	89,683	22,457	-4,700	45,571	248	2,100,862	66,352	2,167,214
July	29,952	105		46,772	266	2,090,461	59,772	2,150,234
August	146,950	948		47,868	266	2,169,103	80,896	2,249,990
September	61,473	352		49,390	266	2,194,914	67,254	2,262,168
October	31,165	617		50,310	264	2,179,583	63,804	2,243,387
November	116,266	1,112		48,415	254	2,200,435	111,661	2,312,095
December	36,747	25,240		51,814	33,430	2,179,930	108,908	2,288,839
1961								
January	21,670	201		61,367	251	2,164,131	84,960	2,249,091
February	123,981	1,185		62,605	251	2,178,678	132,673	2,311,351
March	112,588	209		65,154	251	2,289,929	85,813	2,355,743
April	62,464	481		70,610	271	2,264,606	83,200	2,347,807
May	172,435	820		73,011	271	2,337,419	110,360	2,447,780

<sup>1</sup> January 1937–June 1940, equals appropriations transferred (estimated net proceeds of taxes after deduction of estimated administrative expenses); July 1940–December 1950, equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections with suitable subsequent adjustments). Beginning May 1951, includes deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952 for the old-age and survivors insurance trust fund and January 1959 for the disability insurance trust fund, includes deductions for refund of estimated amount of employee tax overpayment.

<sup>2</sup> In addition to interest and profit on investment, includes annual interest transfers of interest as follows: (1) Under the financial interchange, to the old-age and survivors insurance trust fund from the railroad retirement account, 1954–57; to the railroad retirement account from the old-age and survivors insurance trust fund, 1958 to date; and beginning 1959, to the disability insurance trust fund from the railroad retirement account. (2) On reimbursed administrative expenses, to the old-age and survivors insurance trust fund from the disability insurance trust fund, 1958 to date (see footnote 4).

<sup>3</sup> The purpose of the financial interchange provision of the Railroad Retirement Act, as amended, is to place the trust funds in the same position in which they would have been, had railroad employment always been covered under the old-age, survivors, and disability insurance system. Payments

from the trust fund(s) to the railroad retirement account, beginning July 1958, are indicated by negative figures; payments to the trust fund(s) from the account, beginning June 1959, by positive figures. Footnote 2 indicates the treatment of interest transfers.

<sup>4</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes expenses for central office building construction. Since the January 1957 inception of the disability insurance trust fund, most administrative expenses are paid initially from old-age and survivors insurance trust fund with subsequent reimbursement (plus interest, see footnote 2) from the disability insurance trust fund for the allocated cost of disability insurance operations. The Treasury Department is reimbursed from the appropriate trust fund for its expenses as incurred.

<sup>5</sup> Book value: Includes net, unamortized premium and discount, accrued interest purchased, and repayments on account of interest accrued on bonds at the time of purchase.

<sup>6</sup> Includes transactions of predecessor fund, the old-age reserve account, January 1937–December 1939.

<sup>7</sup> Revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury reports.

TABLE 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of selected months, December 1948-May 1961, by type of benefit, and monthly benefits awarded, May 1961<sup>1</sup>

[Amounts in thousands; data corrected to June 22, 1961]

Item	Total			Old-age	Disability <sup>2</sup>	Wife's or husband's			Child's <sup>3</sup>			Widow's or widower's	Mother's	Parent's
	Total	OASI <sup>2</sup>	DI <sup>2</sup>			Total	OASI <sup>2</sup>	DI <sup>2</sup>	Total	OASI <sup>2</sup>	DI <sup>2</sup>			
Number														
In current-payment status at end of—														
December:														
1948.....	2,314,557	2,314,557		1,047,985		320,928	320,928		581,265	581,265		210,253	142,223	11,903
1950.....	3,477,243	3,477,243		1,770,984		508,350	508,350		699,703	699,703		314,189	169,438	14,579
1952.....	5,025,549	5,025,549		2,643,932		737,859	737,859		938,751	938,751		454,563	228,984	21,460
1954.....	6,886,480	6,886,480		3,775,134		1,015,892	1,015,892		1,160,770	1,160,770		638,091	271,536	25,057
1956.....	9,128,121	9,128,121		5,112,430		1,433,507	1,433,507		1,340,995	1,340,995		913,069	301,240	26,880
1958.....	12,430,234	12,162,177	268,057	6,920,677	237,719	2,031,091	2,018,860	12,231	1,624,135	1,606,028	18,107	1,232,583	353,964	30,065
1960														
May.....	14,148,567	13,635,468	513,099	7,752,618	365,558	2,265,762	2,210,630	55,132	1,889,211	1,796,802	92,409	1,457,644	382,462	35,312
June.....	14,261,828	13,740,278	521,550	7,812,999	370,787	2,279,907	2,223,531	55,376	1,903,451	1,809,064	94,387	1,471,340	382,858	35,486
July.....	14,375,965	13,840,326	535,639	7,875,367	380,069	2,294,600	2,236,210	55,390	1,912,691	1,815,511	97,180	1,484,927	392,711	35,600
August.....	14,464,302	13,919,009	545,293	7,921,218	385,628	2,305,010	2,245,319	55,691	1,923,378	1,823,404	99,974	1,497,796	395,553	35,729
September.....	14,525,713	13,970,645	571,951	7,951,700	390,884	2,314,197	2,253,711	61,067	1,931,730	1,828,633	103,097	1,506,357	392,969	35,876
October.....	14,576,805	14,010,762	566,043	7,982,182	398,065	2,320,478	2,258,161	62,317	1,930,584	1,824,923	105,661	1,517,893	391,633	35,970
November.....	14,730,467	14,090,299	640,168	8,025,477	433,555	2,336,351	2,265,268	71,063	1,974,723	1,839,193	135,530	1,530,558	393,734	36,069
December.....	14,844,589	14,157,138	667,451	8,061,469	455,371	2,345,983	2,269,384	76,599	2,000,451	1,844,970	155,481	1,543,843	401,358	36,114
1961														
January.....	14,939,751	14,213,585	726,166	8,098,682	475,322	2,353,523	2,272,941	80,578	2,017,162	1,846,896	170,266	1,553,909	405,034	36,123
February.....	15,076,831	14,326,403	750,428	8,167,417	486,903	2,370,481	2,287,033	83,448	2,040,759	1,860,682	180,077	1,567,546	407,601	36,124
March.....	15,203,094	14,412,243	790,851	8,224,863	506,568	2,385,295	2,296,980	83,315	2,062,962	1,866,994	195,968	1,578,067	409,207	36,132
April.....	15,353,088	14,529,699	823,389	8,298,388	522,043	2,404,213	2,312,065	92,148	2,088,048	1,878,850	209,198	1,592,406	411,785	36,205
May.....	15,485,176	14,627,920	857,256	8,357,013	537,122	2,418,367	2,321,433	96,934	2,114,367	1,891,167	223,200	1,607,127	414,904	36,276
Awarded, May 1961.....	230,248	180,399	49,849	92,984	24,903	35,728	28,243	7,485	45,974	28,513	17,461	22,280	7,991	388
Monthly amount														
In current-payment status at end of—														
December:														
1948.....	\$45,872.5	\$45,872.5		\$26,564.2		\$4,307.3	\$4,307.3		\$7,549.0	\$7,549.0		\$4,331.0	\$2,958.6	\$162.2
1950.....	126,856.5	126,856.5		77,678.3		11,994.9	11,994.9		19,366.3	19,366.3		11,481.3	5,800.8	534.9
1952.....	205,179.0	205,179.0		130,217.4		19,178.4	19,178.4		28,141.3	28,141.3		18,482.2	8,272.7	887.0
1954.....	339,342.0	339,342.0		223,271.8		32,270.6	32,270.6		40,996.4	40,996.4		29,525.7	12,088.9	1,188.6
1956.....	482,592.9	482,592.9		322,536.8		48,325.6	48,325.6		50,323.7	50,323.7		45,779.7	14,262.2	1,364.8
1958.....	697,528.6	677,103.7	\$20,424.9	459,201.1	\$19,515.7	71,230.1	70,814.8	\$415.2	64,130.2	63,636.3	\$494.0	63,976.6	17,886.5	1,588.3
1960														
May.....	881,160.6	843,667.9	37,492.7	569,820.3	32,648.0	87,059.0	87,059.0	1,082.1	84,008.3	81,145.7	2,862.6	83,312.3	22,210.7	2,102.0
June.....	889,862.5	851,791.2	38,071.4	575,294.5	33,122.9	87,700.6	85,675.6	2,024.8	84,788.8	81,865.1	2,923.7	84,228.2	22,509.0	2,117.4
July.....	899,122.9	860,049.1	39,073.8	581,150.4	33,969.8	88,384.5	86,287.7	2,068.6	85,363.2	82,356.0	3,007.2	85,130.2	22,996.3	2,128.0
August.....	906,194.5	866,476.7	39,717.8	585,475.5	34,483.8	88,883.7	86,741.8	2,142.0	85,994.4	82,902.4	3,092.0	85,996.3	22,219.2	2,136.1
September.....	910,963.2	870,614.1	40,349.5	588,252.2	34,971.0	89,294.2	87,108.3	2,187.8	86,525.9	83,335.6	3,190.3	86,711.1	23,049.0	2,151.8
October.....	915,056.5	873,929.7	41,128.8	590,814.1	35,626.1	88,584.5	87,356.3	2,228.1	86,510.8	83,238.4	3,272.5	87,359.9	23,000.2	2,160.9
November.....	924,844.3	879,453.8	45,390.5	594,075.9	38,769.8	90,152.1	87,669.5	2,482.6	88,320.0	84,182.0	4,138.7	88,188.7	23,166.0	2,171.8
December.....	936,320.6	888,320.5	48,000.2	596,849.1	40,667.5	90,502.6	87,867.0	2,635.6	88,275.3	88,578.2	4,697.1	88,656.6	23,794.7	2,177.9
1961														
January.....	943,254.1	892,932.3	50,321.7	600,273.7	42,442.5	90,861.4	88,105.2	2,756.2	93,952.9	88,829.7	5,123.1	89,712.5	23,829.7	2,181.5
February.....	953,491.9	901,777.7	51,714.2	606,594.2	43,474.5	91,635.1	88,794.4	2,840.7	95,008.1	89,609.0	5,399.1	90,621.3	23,974.4	2,184.3
March.....	962,808.8	908,724.0	54,084.7	611,741.4	45,245.5	92,278.3	89,287.9	2,990.4	95,931.2	90,082.4	5,848.8	91,328.2	24,097.7	2,186.5
April.....	973,352.5	917,388.7	55,963.7	617,905.1	46,635.6	93,055.5	89,948.1	3,107.4	96,993.5	90,772.7	6,220.8	92,289.0	24,275.6	2,195.3
May.....	982,288.8	924,419.8	57,869.0	622,649.8	48,001.8	93,618.9	90,363.9	3,255.0	98,065.2	91,453.0	6,612.2	93,273.9	24,475.2	2,203.0
Awarded, May 1961.....	14,672.4	11,643.9	3,028.5	7,311.8	2,271.9	1,364.2	1,111.8	252.4	1,820.9	1,316.6	504.2	1,394.4	481.9	27.3

<sup>1</sup> For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

<sup>2</sup> Benefits under the old-age and survivors insurance (OASI) parts of the old-age, survivors, and disability insurance program are payable from the old-age and survivors insurance trust fund to old-age insurance (retired-worker) beneficiaries and their dependents and to survivors of deceased workers. Benefits under the disability insurance (DI) part of the program are payable from the disability insurance trust fund to disability insurance (disabled-worker) beneficiaries and their dependents.

<sup>3</sup> Monthly benefits to disabled workers under age 65. For months before November 1960, disability benefits were limited to disabled workers aged

50-64.

<sup>4</sup> Includes benefits payable to disabled persons aged 18 or over—dependent children of disabled, deceased, or retired workers—whose disability began before age 18.

<sup>5</sup> To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on monthly benefits and lump sums awarded and monthly benefits in current-payment status were suspended for December 1958; figures on benefits in current-payment status at the end of December 1958 are therefore not available, but corresponding data as of the end of November 1958 are shown in their place.

TABLE 5.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, May 1961<sup>1</sup>

State	Nonfarm place- ments	Initial claims		Weeks of unemploy- ment covered by continued claims		Compensated unemployment				Average weekly insured unem- ploy- ment <sup>2</sup>	
		Total <sup>3</sup>	Women	Total	Women	All types of unemployment <sup>4</sup>			Total unemployment		
						Weeks com- pensated	Benefits paid <sup>5</sup>	Average weekly number of beneficiaries	Weeks com- pensated	Average weekly payment	
Total.....	4,520,283	1,367,722	499,000	11,022,218	3,756,951	9,835,095	\$320,088,576	2,138,064	9,057,464	\$33.46	2,328,225
Alabama.....	9,132	17,565	4,052	156,522	40,117	133,451	3,005,243	20,011	127,508	22.85	38,008
Alaska.....	758	1,753	260	21,865	2,946	21,254	705,511	4,620	20,335	37.86	4,211
Arizona.....	7,647	8,332	1,855	51,175	14,105	30,525	1,179,186	8,592	37,655	30.13	10,696
Arkansas.....	8,244	9,882	2,627	98,748	27,724	68,348	1,489,335	14,858	63,033	22.35	20,439
California.....	45,754	165,975	53,389	1,218,582	416,596	1,137,342	45,702,434	247,248	1,074,830	40.65	262,144
Colorado.....	9,106	4,565	1,199	49,976	15,657	44,773	1,546,766	9,733	41,251	37.80	10,130
Connecticut.....	9,055	19,143	8,151	180,531	78,200	168,062	7,478,510	36,731	161,583	36.26	38,522
Delaware.....	1,002	2,005	555	21,922	5,055	25,316	860,241	5,503	24,120	34.52	4,605
District of Columbia.....	4,360	2,933	825	24,999	7,825	21,316	562,240	4,634	20,864	26.50	5,290
Florida.....	17,201	32,693	10,858	197,954	58,937	144,415	4,043,238	31,985	136,174	28.62	44,118
Georgia.....	19,013	22,070	9,248	197,321	53,524	162,950	3,978,992	35,424	136,492	27.10	44,972
Hawaii.....	847	2,606	772	21,600	8,850	18,871	617,181	4,102	17,251	34.24	4,624
Idaho.....	4,199	3,962	1,400	25,258	6,723	19,869	679,022	4,319	17,735	33.47	4,974
Illinois.....	16,873	62,155	22,033	533,158	192,890	497,382	16,627,985	106,127	470,333	33.90	115,438
Indiana.....	6,789	29,173	7,941	247,501	76,897	231,314	6,972,135	50,286	214,204	31.22	49,723
Iowa.....	7,856	6,580	2,395	57,877	20,723	51,791	1,445,761	11,259	45,883	29.36	12,062
Kansas.....	9,489	5,891	1,360	58,641	17,094	55,661	1,889,027	12,107	52,179	34.53	12,530
Kentucky.....	4,520	11,639	3,136	202,163	53,584	160,585	4,602,660	34,910	159,579	29.38	40,627
Louisiana.....	6,826	19,575	3,244	168,093	32,249	146,635	4,258,040	31,877	135,509	29.91	35,801
Maine.....	2,777	8,466	4,002	94,722	45,656	82,083	1,727,068	17,844	76,084	21.20	18,543
Maryland.....	8,863	17,183	6,100	156,136	52,250	158,102	4,602,554	34,370	146,256	29.96	36,079
Massachusetts.....	18,296	56,826	32,989	407,543	186,375	368,847	12,341,413	79,007	303,945	30.81	86,780
Michigan.....	10,855	55,155	11,280	636,501	131,451	509,513	20,537,842	123,807	553,388	36.58	124,304
Minnesota.....	10,305	9,799	2,938	168,556	41,050	152,645	4,351,034	33,184	142,852	29.14	34,498
Mississippi.....	9,254	11,068	4,078	96,468	29,511	77,311	1,746,912	16,807	70,603	23.36	20,118
Missouri.....	8,130	35,972	15,005	230,887	73,470	176,888	4,731,992	38,454	154,609	28.83	46,824
Montana.....	2,967	4,155	1,061	45,720	14,124	37,027	1,059,818	8,049	37,027	28.46	7,539
Nebraska.....	5,041	2,193	781	24,834	10,607	20,396	740,897	5,521	23,902	30.07	5,228
Nevada.....	2,703	3,855	787	22,163	6,820	20,618	747,025	4,482	19,362	37.10	4,557
New Hampshire.....	1,508	4,396	2,303	43,402	22,264	35,424	882,046	7,701	31,640	26.07	8,639
New Jersey.....	12,373	57,786	29,388	451,868	224,058	432,495	13,785,448	94,021	384,247	32.88	96,550
New Mexico.....	4,244	4,264	540	36,525	6,652	39,906	1,135,250	8,675	37,586	29.04	8,512
New York.....	67,983	242,502	107,866	1,404,773	598,433	1,268,363	44,370,735	275,731	1,139,795	36.85	304,817
North Carolina.....	11,781	38,060	20,013	236,487	118,881	230,129	4,679,567	50,028	210,674	21.17	50,781
North Dakota.....	2,455	681	113	16,130	1,853	12,113	338,752	2,633	9,898	28.25	2,742
Ohio.....	19,770	68,199	16,771	607,756	176,700	650,087	26,559,476	141,323	614,610	41.69	141,917
Oklahoma.....	12,984	9,608	2,615	104,098	32,786	71,993	1,849,512	15,651	67,841	26.32	22,022
Oregon.....	5,897	15,158	3,319	115,807	34,698	101,894	3,437,921	22,086	93,810	34.68	23,825
Pennsylvania.....	21,024	136,341	51,760	1,129,306	353,520	1,028,433	31,905,433	223,572	925,168	32.59	242,037
Puerto Rico <sup>6</sup> .....	3,516	7,211	2,626	60,357	23,891	34,639	448,921	7,530	33,956	13.04	13,329
Rhode Island.....	2,900	9,592	5,354	69,596	34,853	62,931	1,791,641	13,681	57,314	29.64	14,463
South Carolina.....	6,518	9,746	3,669	89,461	34,550	74,360	1,625,076	16,165	70,058	22.30	18,810
South Dakota.....	2,795	662	162	6,571	2,305	5,728	165,203	1,245	5,175	28.06	1,292
Tennessee.....	9,933	19,308	7,856	228,868	81,068	180,900	4,168,911	39,326	166,976	23.62	48,225
Texas.....	45,861	35,403	9,742	275,797	88,494	255,289	5,966,872	55,496	238,405	23.89	60,658
Utah.....	4,031	3,175	772	28,048	10,728	21,281	666,047	4,626	19,327	32.49	5,645
Vermont.....	1,152	2,297	973	23,751	8,984	21,204	635,532	4,610	19,144	28.87	4,719
Virgin Islands.....	839	5	0	5	0	0					
Virginia.....	8,236	13,362	6,132	105,877	40,520	84,685	2,045,324	18,410	79,412	24.90	22,477
Washington.....	6,922	25,042	6,589	168,640	54,112	148,709	4,843,246	32,328	139,315	33.13	34,400
West Virginia.....	3,013	10,265	1,222	133,914	20,660	104,270	2,275,846	22,669	97,963	22.23	27,579
Wisconsin.....	7,542	16,733	3,715	163,170	33,450	142,237	5,495,965	30,921	125,194	39.42	33,335
Wyoming.....	1,606	1,308	211	14,487	3,209	15,006	601,057	3,282	13,081	40.44	3,072

<sup>1</sup> Excludes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government.

<sup>2</sup> Excludes transitional claims.

<sup>3</sup> Total, part-total, and partial.

<sup>4</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>5</sup> Includes 37 placements made in Guam, not shown separately.

<sup>6</sup> Beginning January 1961, under the Social Security Amendments of 1960, the Commonwealth unemployment insurance program became part of the Federal-State system.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

TABLE 6.—Number of recipients of public assistance in the United States, by month, May 1960-May 1961<sup>1</sup>

[Except for general assistance, includes cases receiving only vendor payments for medical care]

Year and month	Old-age assistance	Medical assistance for the aged <sup>2</sup>	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>4</sup>					
			Families	Total <sup>3</sup>	Children			Cases	Recipients				
Number of recipients													
1960													
May	2,361,324	-	796,782	3,031,185	2,335,339	107,812	360,547	384,000	1,032,000				
June	2,358,539	-	794,396	3,023,311	2,330,108	107,978	362,815	366,000	969,000				
July	2,354,864	-	789,281	3,006,209	2,317,683	107,876	364,525	353,000	932,000				
August	2,352,956	-	783,804	2,981,663	2,298,493	107,864	366,292	359,000	944,000				
September	2,350,980	-	786,022	2,995,900	2,310,889	107,740	367,947	361,000	958,000				
October	2,350,123	-	789,782	3,012,526	2,324,475	107,672	370,797	365,000	972,000				
November	2,334,854	12,791	795,047	3,034,379	2,341,789	107,565	372,417	385,000	1,056,000				
December	2,332,067	14,922	806,341	3,080,391	2,377,458	107,557	373,925	431,000	1,240,000				
1961													
January	2,326,182	16,734	815,358	3,118,347	2,400,469	107,183	374,367	477,000	1,434,000				
February	2,320,156	18,678	825,047	3,156,507	2,435,508	106,752	374,733	506,000	1,552,000				
March	2,318,128	21,492	840,197	3,212,997	2,478,819	106,504	377,496	525,000	1,607,000				
April	2,302,687	27,908	847,815	3,242,181	2,501,585	106,196	379,348	497,000	1,478,000				
May	2,300,044	41,388	867,945	3,333,400	2,574,142	105,993	381,153	438,000	1,201,000				
Percentage change from previous month													
1960													
May	-0.2	-	+0.1	+0.1	+0.1	(*)	+0.6	-6.3	-9.0				
June	-1	-	-3	-3	-2	+0.2	+6	-4.6	-6.1				
July	-2	-	-6	-6	-5	-1	+5	-3.6	-3.8				
August	-1	-	-7	-8	-8	(*)	+5	+1.5	+1.3				
September	-1	-	+3	+5	+5	-1	+5	+6	+1.4				
October	(*)	-	+5	+6	+6	-1	+8	+1.1	+1.5				
November	-6	-	+7	+7	+7	-1	+4	+5.5	+8.7				
December	-1	+16.7	+1.4	+1.5	+1.5	(*)	+4	+11.9	+17.5				
1961													
January	-3	+12.1	+1.1	+1.2	+1.2	-3	+1	+10.8	+15.6				
February	-3	+11.6	+1.2	+1.2	+1.2	-4	+1	+6.1	+8.2				
March	-1	+15.1	+1.8	+1.8	+1.8	-2	+7	+3.7	+3.6				
April	-7	+30.3	+9	+9	+9	-3	+5	-5.2	-8.0				
May	-1	+47.8	+2.4	+2.8	+2.9	-2	+5	-11.9	-18.7				

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Program initiated in October 1960 under the Social Security Amendments of 1960.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative

in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>4</sup> Partly estimated. Excludes Idaho; data not available.

<sup>a</sup> Increase of less than 0.05 percent.

<sup>b</sup> Decrease of less than 0.05 percent.

## RECENT PUBLICATIONS

(Continued from page 31)

KATZ, ALFRED H. *Parents of the Handicapped*. Springfield, Ill.: Charles C. Thomas, 1961. 155 pp. \$6.

Study of self-organized parent groups and their relationship to community and professional groups.

KERPERN, MIRIAM CIVIC. "The New Federal Program for Extended Jobless Pay." *Management Record*, Vol. 23, Apr. 1961, pp. 12-16.

Compares the laws of 1958 and 1961.

"Projections of Population and Labour Force." *International Labour Review*, Vol. 83, Apr. 1961, pp. 378-399. 60 cents.

Compares 1950 figures with 1975 projections for continents and selected countries.

ROCHER, G. ALLAN. "Significance of Public Attitudes in the Rehabilitation of the Disabled." *Rehabilitation Literature*, Vol. 22, Mar. 1961, pp. 66-72. 50 cents.

Recommends gradual shifts in programming by voluntary agencies to surmount psychosocial barriers confronting the handicapped.

BULLETIN, SEPTEMBER 1961

## RETIREMENT AND OLD AGE

BORTZ, EDWARD L. "Education, Aging and Meaningful Survival." *Journal of the American Geriatrics Society*, Vol. 9, May 1961, pp. 329-348. \$1.25.

Discusses ways to control ignorance, poverty, and disease.

"Casework With the Aging." *Social Casework*, Vol. 42, May-June 1961, entire issue. \$1.20.

Proceedings of the Arden House Seminar on casework services for older persons and their families.

DOUSE, H. L. "Discrimination Against Older Workers." *International Labour Review*, Vol. 83, Apr. 1961, pp. 349-368. 60 cents.

Outlines Canada's attack on the problem.

FATHEREE, L. L., and SONDAG, R. F. "Program Goals in Health Service for the Aging and Older Person." *Illinois Medical Journal*, Vol. 119, Apr. 1961, pp. 205-209. 50 cents.

Emphasizes the importance of preventive health services.

FEIKE, CHARLES F. "Our Aging Citizens Need More

TABLE 7.—Amount of public assistance payments in the United States, by month, May 1960-May 1961<sup>1</sup>

[Except for general assistance, includes vendor payments for medical care]

Year and month	Total <sup>2</sup>	Old-age assistance	Medical assistance for the aged <sup>3</sup>	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>4</sup>
Amount of assistance							
1960							
May	\$315,852,000	\$161,015,244	—	\$88,401,160	\$7,819,592	\$23,699,643	\$25,787,000
June	313,245,000	160,404,464	—	88,002,514	7,865,814	23,032,592	24,709,000
July	312,614,000	161,259,557	—	87,726,164	7,852,139	24,138,385	23,556,000
August	314,346,000	161,762,171	—	87,593,605	7,879,502	24,268,000	24,488,000
September	316,561,000	161,621,858	—	88,805,831	7,914,113	24,543,299	24,776,000
October	318,516,000	163,112,944	—	89,426,978	7,858,274	24,735,817	25,032,000
November	321,770,000	160,729,459	\$2,441,175	90,404,228	7,831,213	24,884,799	26,895,000
December	329,745,000	161,257,151	2,922,261	92,603,895	7,870,219	26,288,855	30,820,000
1961							
January	332,824,000	159,535,495	3,437,412	93,974,746	7,890,191	25,207,343	33,809,000
February	337,190,000	159,472,067	3,852,628	95,160,907	7,843,467	25,268,675	36,068,000
March	345,788,000	160,928,560	4,033,741	98,314,296	7,878,028	25,700,565	39,107,000
April	349,942,000	157,618,994	5,890,726	98,648,795	7,750,184	25,909,913	35,794,000
May	341,068,000	157,955,096	8,295,681	100,717,962	7,814,770	26,310,837	30,092,000
Percentage change from previous month							
1960							
May	-0.9	-0.3	—	-0.1	+0.1	+0.5	-8.9
June	-0.8	-1.4	—	-0.5	+1.6	+1.0	-4.2
July	-2.2	+1.5	—	-0.3	-2.2	+1.9	-4.7
August	+1.6	+1.3	—	-0.2	+1.3	+1.5	+4.0
September	+1.7	-1.1	—	+1.4	+1.4	+1.1	+1.2
October	+1.6	+1.9	—	+1.7	-1.7	+1.8	+1.0
November	+1.0	-1.5	—	+1.1	-1.3	+1.6	+7.4
December	+2.5	+1.3	+19.7	+2.4	+1.5	+1.6	+14.6
1961							
January	+1.9	-1.1	+17.6	+1.5	+1.3	-2.2	+0.7
February	+1.3	(*)	+12.1	+1.3	-0.6	+1.2	+6.8
March	+2.5	+1.9	+4.7	+3.3	+1.4	+1.7	+8.3
April	-1.4	-2.1	+46.0	+3	-1.6	+1.8	-8.5
May	(*)	+1.2	+40.8	+2.1	+1.8	+1.5	-15.9

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

<sup>3</sup> Program initiated in October 1960 under the Social Security Amendments

of 1960. Excludes money payments in Massachusetts not subject to Federal participation, as follows: November, \$83,897; December, \$93,486; January, \$100,677; February, \$91,249; March, \$94,448; April, \$93,740 and May, \$95,152.

<sup>4</sup> Partly estimated. Excludes Idaho; data not available.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Increase of less than 0.05 percent.

Than Economic Independence." *Journal of Rehabilitation*, Vol. 27, May-June 1961, pp. 21-22. 50 cents.

"Finding a Job After 40." *Changing Times*, Vol. 15, May 1961, pp. 25-29. 50 cents.

How to overcome age discrimination in industry.

TOLLEN, WILLIAM B. "Financing Medical Care for the Aged." *Social Work*, Vol. 6, Apr. 1961, pp. 3-11. \$1.75.

Advocates a system in which the aged receive basic medical care as a right, because they have contributed to its financing, supplemented by voluntary health insurance.

#### PUBLIC WELFARE

CHARNLEY, JEAN. *An American Social Worker in Italy*. Minneapolis: University of Minnesota Press, 1961. 323 pp. \$5.25.

HELD, MARIAN, and WARTENBERG, STANLEY. "Blind People Fifty and Over." *New Outlook for the Blind*, Vol. 55, May 1961, pp. 165-168. 35 cents.

Summary of a 4-year study of services to older blind persons.

SCHLESINGER, BEN. "American Training for Indian Social Worker: Cure or Curse?" *Indian Journal of Social Work*, Vol. 21, Dec. 1960, pp. 261-265. \$1.

Questions the value of current programs and recommends a "South-East Asia School of Social Work."

TEN BROEK, JACOBUS. "Social Security, Today's Challenge in Public Welfare." *Vital Speeches of the Day*, Vol. 27, Apr. 15, 1961, pp. 411-415. 35 cents.

WHITE, GRACE. "What Social Work Has to Offer in the Field of Mental Retardation." *American Journal of Mental Deficiency*, Vol. 65, May 1961, pp. 772-781. \$3.

WICKENDEN, ELIZABETH. "Social Security and Voluntary Welfare." *New Outlook for the Blind*, Vol. 55, May 1961, pp. 153-164. 35 cents.

A comparison.

#### CHILD WELFARE

BECK, BERTRAM M. "Children on the New Frontier." *Child Welfare*, Vol. 40, Apr. 1961, pp. 1-5. 45 cents.

Discusses proposals for changes in Federal child welfare programs.

TABLE 8.—Average payment per recipient for all assistance, for money payments, and for vendor payments for medical care, by program and State, May 1961<sup>1</sup>

State	Old-age assistance			Medical assistance for the aged	Aid to dependent children (per recipient)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance	Money payments to recipients	Vendor payments for medical care		All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care
All States	\$68.67	\$57.17	\$11.50	\$300.44	\$30.21	\$28.14	\$2.06	\$73.73	\$66.65	\$7.06	\$69.03	\$55.71	\$13.32
Alabama	53.87	50.76	3.11		10.14	10.13	.01	41.73	41.73		37.63	37.55	.06
Alaska	66.45	66.45			33.55	33.55		71.96	71.96		(*)	(*)	(*)
Arizona	60.91	60.91			30.03	30.03		72.01	72.01		(*)	(*)	(*)
Arkansas	52.46	45.05	7.41		15.88	15.04	.84	55.90	50.88	5.02	41.09	32.00	9.08
California	93.10	78.14	14.96		48.24	42.63	5.61	107.70	95.79	11.91	95.72	81.34	14.37
Colorado	94.65	81.17	13.49		34.01	33.11	.90	83.67	71.51	12.16	70.51	68.24	2.27
Connecticut	109.90	93.41	16.49		47.60	42.93	4.57	98.61	81.54	17.07	116.87	88.56	25.31
Delaware	49.79	49.79			23.09	23.09		70.78	66.60	4.18	67.47	67.47	
District of Columbia	65.84	56.46	9.38		33.68	33.56	.06	60.64	67.70	1.94	75.32	71.78	3.54
Florida	60.14	48.04	12.10		16.77	16.33	.44	62.50	57.33	5.17	65.53	55.52	10.01
Georgia	47.08	47.08			23.45	23.45		52.61	52.61		51.51	51.51	
Guam	25.58	25.58			11.99	11.99		(*)	(*)		22.99	22.99	
Hawaii	69.94	61.95	7.99		35.36	31.32	4.03	84.96	75.64	9.32	82.03	72.76	9.27
Idaho	84.01	56.69	27.33		40.81	40.81		73.07	69.24	3.83	75.61	67.95	7.66
Illinois	78.15	44.00	34.15		40.03	36.22	3.81	86.15	62.02	24.13	87.56	60.39	27.17
Indiana	65.63	44.47	21.16		28.41	24.77	3.64	77.44	59.08	18.35	(*)	(*)	(*)
Iowa	88.51	62.42	26.09		34.57	31.16	3.41	98.23	89.31	8.92	95.40	85.29	10.11
Kansas	82.39	69.18	13.22		36.48	33.18	3.30	85.73	73.76	11.97	87.51	73.15	14.36
Kentucky	50.28	49.90	.38	(*)	23.91	23.72	.19	52.86	52.48	.38	54.82	54.44	.38
Louisiana	70.57	68.46	2.41		23.47	23.27	.20	79.94	78.05	1.59	56.02	53.37	3.65
Maine	68.50	47.50	21.00		26.13	25.84	.28	65.20	85.20	10.00	69.41	54.41	15.00
Maryland	63.90	57.65	6.25		30.00	28.28	1.72	65.00	63.79	1.21	65.01	64.55	.46
Massachusetts	86.80	69.52	17.28	197.68	47.61	43.19	4.43	116.82	109.87	6.95	135.65	69.05	66.60
Michigan	79.47	66.54	12.93	253.95	36.74	35.64	1.00	80.37	72.70	7.67	100.43	79.49	20.94
Minnesota	98.23	52.27	45.95		47.84	40.30	7.54	114.38	70.04	44.34	61.78	56.68	5.10
Mississippi	34.79	34.46	.33		9.33	9.33		38.27	38.27		34.86	34.86	
Missouri	60.82	59.78	1.04		24.25	24.04	.21	65.00	65.00		63.10	62.11	1.00
Montana	63.99	63.63	.35		33.92	33.92		71.72	70.72	1.01	72.85	72.85	
Nebraska	76.84	49.51	27.34		30.49	29.48	1.00	94.52	60.76	33.75	75.62	50.16	25.46
Nevada	78.26	71.15	7.11		27.41	27.41		99.42	93.38	6.03	(*)	(*)	(*)
New Hampshire	85.73	67.95	17.78		42.09	37.73	4.36	87.02	72.44	14.59	100.84	67.93	32.91
New Jersey	92.45	55.13	37.31		47.21	47.21		89.72	89.42	.30	94.89	74.59	20.30
New Mexico	67.46	56.79	10.67		33.08	29.98	3.10	60.55	57.26	3.30	70.71	57.36	13.35
New York	81.07	62.26	18.81	\$40.86	42.77	37.96	4.81	95.67	74.87	21.80	107.49	72.61	24.88
North Carolina	44.98	42.70	2.28		20.00	19.49	.51	85.94	83.80	2.14	50.79	47.70	3.09
North Dakota	88.49	55.98	32.51		39.45	35.61	3.84	67.80	58.25	9.53	92.63	58.45	34.18
Ohio	76.41	64.72	11.69		30.82	30.82		77.56	66.62	10.94	76.84	61.95	14.90
Oklahoma	87.43	60.50	17.93	191.32	33.46	31.62	1.84	107.11	88.82	18.29	98.26	90.27	17.99
Oregon	66.75	53.14	33.61		42.41	39.14	3.27	87.39	73.69	13.70	95.32	67.89	27.42
Pennsylvania	68.52	64.27	4.25		28.54	27.39	1.15	74.30	71.18	3.12	60.86	54.94	5.92
Puerto Rico	8.29	8.29			3.81	3.81		8.21	8.21		8.81	8.81	
Rhode Island	80.85	65.85	15.00		38.81	33.56	5.25	80.11	69.11	11.00	86.36	71.36	15.00
South Carolina	41.17	33.44	2.73		14.66	13.98	.39	47.33	44.73	2.61	45.34	42.15	3.19
South Dakota	63.96	63.96			31.77	31.77		61.51	61.51		65.16	65.16	
Tennessee	43.67	40.57	3.10		18.66	18.34	.32	47.27	46.07	1.20	46.03	44.63	1.40
Texas	52.74	52.74			18.46	18.46		58.40	58.40		54.26	54.26	
Utah	71.19	51.21	19.99		37.77	35.28	2.49	61.06	60.08	.98	79.50	60.02	19.48
Vermont	71.10	49.65	21.44		30.57	30.57		64.71	57.82	6.30	65.72	55.46	10.26
Virgin Islands	30.48	30.48		9.67	18.45	18.44	.01	(*)	(*)		35.20	33.20	2.00
Virginia	53.20	41.62	11.58		24.10	23.45	.65	60.79	51.30	9.40	62.09	51.28	10.82
Washington	100.77	57.17	43.60	199.74	50.02	42.60	7.42	109.94	73.41	36.53	106.36	67.28	30.07
West Virginia	40.90	34.06	6.84	63.65	25.34	23.19	2.15	44.31	38.87	5.44	43.74	37.90	5.85
Wisconsin	89.97	37.85	52.12		45.37	38.96	6.42	94.69	51.94	42.75	112.75	41.82	70.93
Wyoming	75.56	65.37	10.19		30.38	30.38	3.17	69.72	66.33	3.39	77.01	67.59	9.43

<sup>1</sup> Averages based on cases receiving money payments, vendor payments for medical care, or both. Money payments may also include small amounts for assistance in kind and vendor payments for other than medical care. Figures in italics represent payments made without Federal participation. Averages for general assistance not computed because of difference among

States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance.

<sup>2</sup> No program for aid to the permanently and totally disabled.

<sup>3</sup> Average payment not computed on base of fewer than 50 recipients.

CALIFORNIA. LEGISLATURE. SENATE FACT FINDING COMMITTEE ON LABOR AND WELFARE. *Aid to Needy Children Program*. Sacramento: State Printing Office, 1961. 264 pp.

Includes statistics showing the average number of cases, 1937-60, for the United States and California.

EDWARDS, JANE. "The Hard-to-place Child." *Child Welfare*, Vol. 40, Apr. 1961, pp. 24-28. 45 cents.

Policies of one adoption agency on placement of children with medical problems, physical disabilities, or

minority backgrounds.

HASKELL, MARTIN R. "Toward a Reference Group Theory of Juvenile Delinquency." *Social Problems*, Vol. 8, Winter 1960-61, pp. 220-230. \$1.25.

Proposes a method of moving those presently in street groups or gangs into normal social groups.

HOADLEY, MILDRED K., and GARDEBRING, OLOV G. *Impaired Youth, a Study of Juvenile Delinquency in 15 Rural Counties in North Dakota*. Bismarck, N. Dak.:

TABLE 9.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, May 1961<sup>1</sup>

State	Old-age assistance	Medical assistance for the aged	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total	\$26,453,045	\$8,295,632	\$6,924,608	\$750,360	\$5,075,297	\$9,882,000
Ala.	300,419		643		967	43
Alaska					(*)	61,744
Ark.	416,963		24,558	10,027	67,495	44,561
Calif.	3,814,756	1,744,978	162,326	182,128	101,392	
Colo.	663,553		28,643	3,405	12,923	139,060
Conn.	233,849		131,582	5,122	65,826	(*)
Del.				1,082		
D.C.	25,567		1,484	411	9,819	650
Fla.	846,522		38,065	12,716	100,906	
Hawaii	11,645		38,805	718	9,206	
Idaho	198,796			586	9,190	
Ill.	2,404,004		666,768	70,752	532,116	1,206,411
Ind.	556,462		164,151	33,973	(*)	351,924
Iowa	876,318		128,518	12,681	6,647	1,251,916
Kans.	364,958		83,755	7,123	60,643	76,076
Ky.	21,113	1,587	14,403	913	3,019	
La.	304,155		18,190	5,290	59,682	7,885
Maine	240,408		5,851	4,230	32,625	82,401
Md.	59,625			72,660	527	2,917
Mass.	1,089,900	3,019,037	257,781	15,435	603,980	178,881
Mich.	731,632	791,041	114,827	13,289	108,492	431,069
Minn.	2,103,220		282,326	46,382	13,055	461,310
Miss.	26,756				16,360	7,932
Mo.	118,261		21,416			
Mont.	2,295			306		4,270,672
Nebr.	304,907		12,391	26,180	54,964	4,26,378
Nev.	18,119			1,068	(*)	166,823
N. H.	85,773		19,178	3,574	14,710	(*)
N. J.	708,926			278	150,943	302,481
N. Mex.	118,070		94,359	1,164	35,316	19,499
N. Y.	1,180,904	5,891,678	1,409,551	75,818	1,275,565	287,243
N. C.	106,321		58,735	10,922	61,562	4,291,270
N. Dak.	230,745		27,497	879	39,172	4,23,254
Ohio	1,048,610		28	38,470	202,361	1,363,918
Oklahoma	1,582,758	33,672	124,405	33,120	179,424	(*)
Oreg.	550,087		82,473	3,453	136,371	130,618
Pa.	212,409		317,786	55,085	105,318	197,020
R. I.	99,435		94,195	1,298	44,896	4,166,723
S. C.	84,607		26,071	4,431	25,284	15,110
S. Dak.						4,134,896
Tenn.	167,474		26,971	3,202	14,364	
Utah	150,980		34,667	192	51,220	2,215
Vt.	120,349			758	8,504	
V. I.		1,972	8	5	200	253
Va.	167,129		27,404	11,727	71,453	18,687
Wash.	2,047,483	174,770	329,420	25,642	283,917	261,032
W. Va.	128,033	341,876	170,709	5,412	42,647	4,17,973
Wis.	1,762,230		240,004	39,626	284,340	302,558
Wyo.	31,821		9,371	193	5,468	44,336

<sup>1</sup> For the special types of public assistance figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

<sup>2</sup> Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Includes payments made in behalf of recipients of the special types of public assistance.

<sup>5</sup> Data not available.

Public Welfare Board of North Dakota, 1960. 250 pp.

"Juvenile Delinquency." *International Child Welfare Review*, Vol. 14, 1960, No. 4, entire issue. \$2.50 a year.

KAHN, ALFRED J. *When Children Must Be Committed: Proposals for a Diversified System of Facilities*. New York: Citizen's Committee for Children of New York, Inc., 1960. 58 pp. \$1.

Considers delinquent as well as retarded children.

LAWDER, ELIZABETH A. "Can Long-time Foster Care Be

TABLE 10.—Proportion of aged population receiving old-age assistance (recipient rate), by State, December 1960<sup>1</sup>

State	Recipients of old-age assistance per 1,000 population aged 65 and over	State	Recipients of old-age assistance per 1,000 population aged 65 and over
Total	137	Montana	102
Alabama	374	Nebraska	89
Alaska	260	New Hampshire	137
Arizona	151	New Jersey	71
Arkansas	265	New Mexico	33
California	181	New York	212
Colorado	294	North Carolina	47
Connecticut	58	North Dakota	151
Delaware	34	Ohio	121
Dist. of Col.	45	Oklahoma	98
Florida	122	Oregon	352
Georgia	326	Pennsylvania	44
Guam	76	Puerto Rico	312
Hawaii	49	Rhode Island	74
Idaho	123	South Carolina	207
Illinois	72	South Dakota	118
Indiana	60	Tennessee	173
Iowa	102	Texas	292
Kansas	115	Utah	126
Kentucky	189	Virgin Islands	128
Louisiana	510	Maine	249
Maryland	109	Virginia	50
Massachusetts	112	Washington	169
Michigan	91	West Virginia	108
Minnesota	128	Wisconsin	83
Mississippi	418	Wyoming	134
Missouri	225		

<sup>1</sup> Based on population aged 65 and over as of Jan. 1, 1961; estimated by the Social Security Administration.

Unfrozen?" *Child Welfare*, Vol. 40, Apr. 1961, pp. 6-9. 45 cents.

McKEANY, MAURINE. *The Absent Father and Public Policy in the Program of Aid to Dependent Children*. Berkeley and Los Angeles: University of California Press, 1960. 132 pp. \$2.50.

The conflict between the public policy of supporting needy children and the policy of enforcing the responsibility of absent fathers to support their children.

MAYO, LEONARD W. "The 1950 White House Conference on Children and Youth—Objectives and Performance." *Child Welfare*, Vol. 40, Apr. 1961, pp. 10-11. 45 cents.

PAUL, JOHN R., JR., and CRAIG, JEAN. "A Foster Care Program Under the Control and Supervision of the Department of Pediatrics, Medical College of South Carolina." *Journal of the South Carolina Medical Association*, Vol. 57, Apr. 1961, pp. 165-167. \$5 a year.

U.S. CONGRESS. SENATE. COMMITTEE ON THE JUDICIARY. *Juvenile Delinquency, Report . . . Made by the Subcommittee to Investigate Juvenile Delinquency*. (87th Cong., 1st sess., Rept. No. 169). Washington: U.S. Govt. Print. Off., 1961. 17 pp.

#### HEALTH AND MEDICAL CARE

CASTELLUCCI, JOHN W. "The National Association of Blue Shield Plans—How It Functions." *New York State Journal of Medicine*, Vol. 61, May 1, 1961, pp. 1573-1575. 50 cents.

(Continued on page 42)

TABLE 11.—Old-age assistance: Recipients and payments to recipients, by State, May 1961<sup>1</sup>

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1961 in—		May 1960 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,300,044	\$157,955,096	\$68.67	-0.1	+0.2	-2.6	-1.9
Ala.	99,484	5,358,955	53.87	+4	+1.5	+6	+2.0
Alaska	1,422	* 94,488	66.45	+2	+4	-9	+1.8
Ariz.	14,119	860,052	60.91	+1	(*)	+1.3	+1
Ark.	56,247	2,950,800	52.46	+1	+4	+1.6	+1.6
Calif.	254,970	23,738,709	93.10	+5	+3.5	-2	+2.9
Colo.	51,426	4,867,614	94.65	+1.5	+4.8	+1.0	-6.9
Conn.	14,182	1,558,609	109.90	+3	-6	-1.7	-1.2
Del.	1,224	60,947	49.79	-5	-9	-6.3	-6.3
D. C.	3,046	200,553	65.84	-5	-8	-1.6	+1
Fla.	69,964	4,207,451	60.14	+2	+4	+6	+6.5
Ga.	95,301	4,846,852	47.08	-1	(*)	-1.2	-1.7
Guam	93	2,370	25.58	(*)	(*)	(*)	(*)
Hawaii	1,458	101,973	69.94	-7	-1.1	+8	+11.2
Idaho	7,275	611,184	84.01	+2	-7	+2	+22.6
Ill.	70,386	5,500,662	78.15	-5	-3	-4.4	+1.3
Ind.	26,303	1,725,228	65.63	-3	+1.8	-5.2	-5
Iowa	33,594	2,973,862	88.51	(*)	+9	-2.1	+6.8
Kans.	27,610	2,274,880	82.39	-3	-2	-3.0	-5
Ky.	55,561	2,793,455	50.28	-1	-3	-1.4	+7.6
La.	125,985	8,928,983	70.87	+2	-1	+9	-2
Maine	11,448	784,231	68.50	-5	+4	-2.6	-1.5
Md.	9,588	612,651	63.90	+1	+3	+1.9	+5.9
Mass.	63,070	5,474,283	86.80	-4	-4	-20.3	-31.0
Mich.	56,607	4,498,781	79.47	-7	(*)	-7.8	-2.0
Minn.	45,770	4,495,780	98.23	-2	+4.8	-2.3	+4.9
Miss.	80,704	2,807,949	34.70	+5	+1.3	+1.1	+18.1
Mo.	113,510	6,903,677	60.82	(*)	-1.0	-2.1	-5
Mont.	6,523	417,378	63.99	-3	+3	-5.3	-4.8
Nebr.	14,449	1,110,308	76.84	-3	+7	-3.6	+5.0
Nev.	2,548	199,417	78.26	-9	-1.4	-2.6	+7.2
N. H.	4,824	413,553	84.39	+5	+9	-6	+10.1
N. J.	18,990	1,756,403	92.45	+3	+2	+5	+3.3
N. Mex.	11,069	746,716	67.46	+2	+1	+2.8	+1.4
N. Y.	62,776	5,089,268	81.07	-5.0	-18.1	-23.8	-42.8
N. C.	47,509	2,137,017	44.98	-1	-1	-1.7	+8.6
N. Dak.	7,097	626,013	88.49	(*)	-4.2	-2.4	-1.4
Ohio	89,704	6,854,638	76.41	+2	(*)	+6	+2.6
Oklahoma	88,251	7,715,968	87.43	+1	-1	-1.5	+8.2
Oreg.	16,366	1,419,718	86.75	-1.4	-1.1	-3.4	+5.4
Pa.	49,984	3,424,948	68.52	-2	+1.4	+1	+6
P. R.	38,018	315,234	8.29	-3	-2	-3.2	-2.5
R. I.	6,629	635,985	80.85	-5	-9	-1.3	+2.0
S. C.	31,000	1,276,363	41.17	-4	-1.8	-4.0	-5.0
S. Dak.	8,506	544,024	63.96	-3	+2	-4.4	-3
Tenn.	54,024	2,359,260	43.67	-1	-7	-1.5	-9
Tex.	220,683	11,639,124	52.74	-1	-1	-4	-8
Utah	7,554	537,797	71.19	-3	-2	-4.2	-6.2
Vt.	5,612	399,000	71.10	-4	-1	+3	+13.5
V. I.	532	16,217	30.48	-6	-1.4	-4.5	+21.7
Va.	14,429	767,630	53.20	-2	-8	-1.0	+19.5
Wash.	46,959	4,732,029	100.77	-9	+14.5	-4.2	+6.6
W. Va.	18,716	765,502	40.90	-3	-5	-3.8	+7
Wis.	33,813	3,042,147	89.97	-4	+3.4	-4.0	+3.7
Wyo.	3,123	235,971	75.56	-9	-1.6	-4.5	-3

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Includes 3,787 recipients aged 60-64 in Colorado and payments of \$339,712 to these recipients. Such payments were made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> In addition, supplemental payments of \$19,587 from general assistance funds were made to 52 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Percentage change not computed on fewer than 100 recipients.

TABLE 12.—Medical assistance for the aged: Recipients and payments for recipients, by State, May 1961<sup>1</sup>

State	Number of recipients	Payments for recipients		
		Total amount	Average	
			Total	Average
Total		41,388	\$8,295,631	\$200.44
Kentucky		38	1,587	(*)
Massachusetts		15,272	\$3,019,037	197.68
Michigan		3,115	791,041	253.98
New York		16,337	\$3,051,676	180.66
Oklahoma		1,176	33,672	191.32
Virgin Islands		4204	1,972	9.67
Washington		4,675	174,770	199.74
West Virginia		5,371	341,876	63.65

<sup>1</sup> Figures in italics represent program under State plan not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Average payment not computed on base of fewer than 50 recipients.

<sup>3</sup> Excludes \$95,152 in money payments not subject to Federal participation.

<sup>4</sup> Estimated.

TABLE 13.—Aid to dependent children of unemployed parents Recipients and payments to recipients, May 1961<sup>1</sup>

State	Number of families	Payments to recipients		
		Total <sup>2</sup>	Average per—	
			Family	Recipient
Total	15,460	72,004	56,396	\$1,476,234
Illinois	1,344	7,156	5,812	285,797
New York	971	4,360	3,706	91,656
Pennsylvania	12,759	58,713	45,989	1,060,694
Rhode Island	386	1,775	1,389	38,087

<sup>1</sup> Payments for children of unemployed parents under aid to dependent children were authorized by P. L. 87-31. Data for this segment of the program, shown separately here, are included in table 14. State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

TABLE 14.—Aid to dependent children: Recipients and payments to recipients, by State, May 1961<sup>1</sup>

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients		Percentage change from—				
		Total <sup>2</sup>	Children	Total amount	Average per—		April 1961 in—		May 1960 in—	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total <sup>1</sup>	867,945	3,333,400	2,574,142	\$100,717,902	\$116.04	\$30.21	+2.8	+2.1	+10.0	+13.9
Alabama	21,443	86,666	67,993	\$78,909	40.99	10.14	+5	+5	+8.8	+8.7
Alaska	1,198	4,112	3,086	137,973	115.65	33.55	-1.6	-1.5	-2.7	+6.6
Arizona	8,712	35,388	27,223	1,061,686	121.86	30.03	+1.5	+3.8	+21.0	+19.8
Arkansas	7,608	29,273	22,653	464,895	61.11	15.88	-3	-7	-1.9	-2.5
California	87,720	311,298	245,244	15,016,474	171.19	48.24	+1.6	+1.7	+16.5	+22.0
Colorado	8,209	31,773	24,952	1,080,692	131.65	34.01	-3	-1.8	+11.4	+13.1
Connecticut	8,322	28,787	21,586	1,367,272	164.30	47.50	+1.4	-6	+14.3	+15.9
Delaware	1,879	7,214	5,596	166,575	88.65	23.09	-4	-7	+14.1	+13.4
District of Columbia	5,431	24,385	19,308	819,947	150.98	33.63	+2.3	+2.3	+21.3	+21.4
Florida	23,683	86,608	68,885	1,452,278	61.32	16.77	+7	+5	-6.9	-6.3
Georgia	16,722	62,440	48,265	1,464,012	87.55	23.45	-1	-1	+6.5	+5.4
Guam	150	840	697	10,068	67.12	11.90	+2.6	+2.7	+64.4	+62.3
Hawaii	2,482	9,618	7,628	340,079	137.02	35.36	+5	+4.4	+8.8	+6.7
Idaho	2,406	9,042	6,667	368,961	153.35	40.81	+1.5	+1.4	+15.9	+16.6
Illinois <sup>3</sup>	41,337	175,119	136,247	7,009,197	169.56	40.03	+6.6	+6.3	+18.3	+21.3
Indiana	12,116	45,132	34,180	1,282,264	105.83	28.41	+1.3	+1.8	+6.3	+8.2
Iowa	10,190	37,653	28,434	1,301,740	127.75	34.57	+5	+1.2	+11.3	+2.3
Kansas	6,590	25,371	20,017	925,559	140.45	36.48	-4	-1.8	+7.5	+7.5
Kentucky	21,212	75,807	56,953	1,812,607	85.45	23.91	+6	+5	+3.4	+14.8
Louisiana	22,147	90,797	70,505	2,131,042	96.22	23.47	+1.8	+2.0	-12.0	-13.9
Maine	5,851	20,720	15,331	541,341	92.52	26.13	-1	-4	+1.3	-3.8
Maryland	10,005	42,244	33,255	1,267,191	126.66	30.00	+1.4	+1.4	+16.4	+19.0
Massachusetts	15,803	53,724	39,993	2,557,991	161.87	47.61	+1.9	+1.6	+9.5	+15.2
Michigan	29,251	104,905	77,269	3,853,751	131.75	36.74	+2.2	+1.4	+10.1	+10.5
Minnesota	10,824	37,465	29,270	1,792,348	165.59	47.84	+1.3	+4.7	+8.1	+12.1
Mississippi	20,774	81,113	63,616	756,640	36.42	9.33	+8	+6	+5.5	-7.2
Missouri	26,554	102,207	77,770	2,478,758	93.35	24.25	+6	+3	+9.9	+1.3
Montana	1,949	7,181	5,674	243,573	124.97	33.02	+1.0	+1.2	+9.9	+5.1
Nebraska	3,172	12,369	9,538	377,069	118.87	30.49	+1.2	+6	+13.8	+15.3
Nevada	1,299	4,509	3,538	123,584	95.14	27.41	-1.6	-1.7	+19.5	+21.9
New Hampshire	1,138	4,402	3,334	185,265	162.80	42.09	-4	+6	+10.0	+10.4
New Jersey	18,356	66,317	49,805	3,063,309	167.98	47.21	+3.0	+3.2	+30.9	+33.8
New Mexico	7,755	30,418	23,468	1,006,351	129.77	33.08	-9	-1.4	+2.5	+7.0
New York <sup>2</sup>	73,165	293,171	222,716	12,588,561	171.37	42.77	+1.3	-1.1	+10.7	+11.9
North Carolina	28,871	115,167	89,141	2,303,664	79.79	20.00	+1.0	+9	+7.5	+10.3
North Dakota	1,906	7,157	5,582	282,376	148.15	39.45	-1.0	-3.5	+3.1	+2.7
Ohio	30,593	122,005	93,086	3,760,716	122.93	30.82	+2.6	+2.6	+7.8	+21.5
Oklahoma	18,847	67,729	51,543	2,265,923	120.23	33.46	+1.1	+9	+5.9	+11.9
Oregon	7,103	26,217	19,034	1,069,373	150.55	42.41	-5	+8	+16.6	+25.6
Pennsylvania <sup>3</sup>	67,374	275,635	211,402	7,866,740	116.76	28.54	+24.8	+13.6	+44.1	+31.4
Puerto Rico	58,232	226,277	181,383	861,886	14.80	3.81	(*)	-2	+5.7	+8.5
Rhode Island <sup>3</sup>	4,887	17,948	13,572	696,555	142.53	38.81	-1.4	-2.1	+10.7	+19.7
South Carolina	9,509	37,981	30,103	556,856	38.56	14.66	-5	-1.3	-1	-6
South Dakota	3,275	11,381	8,568	361,554	110.40	31.77	(*)	+7	+4.8	+10.0
Tennessee	22,476	84,139	63,879	1,570,252	69.86	18.66	+8	+4	+2.2	+1.3
Texas	19,212	79,760	60,883	1,472,158	76.63	18.46	+1	+3	-6.9	+3
Utah	3,802	13,911	10,458	325,472	138.21	37.77	+2	+9	+10.1	+7.2
Vermont	1,321	4,745	3,563	145,042	109.80	30.57	+1.3	+1.0	+4.8	+5.3
Virgin Islands	270	877	735	16,182	59.93	18.45	-3.0	+2.6	-4.6	+26.3
Virginia	10,391	42,190	33,106	1,016,837	97.86	24.10	+1	-3	+9.1	+26.2
Washington	12,962	44,411	34,814	2,221,223	171.36	50.02	-1.6	+4.2	+10.7	+16.7
West Virginia	20,476	79,479	61,996	2,013,829	98.35	25.34	-7	(*)	-1.5	+2.2
Wisconsin	10,180	37,397	25,521	1,696,866	166.60	45.37	+1.6	-3	+7.2	+9.1
Wyoming	810	2,956	2,267	116,406	143.71	39.38	-4	-5	+11.8	+20.5

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.<sup>2</sup> Includes data on aid to dependent children of unemployed parents; see table 13.<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>4</sup> Decrease of less than 0.05 percent.<sup>5</sup> Increase of less than 0.05 percent.(Continued from page 40)  
The origin, growth, and purpose of the Association.HOGUE, W. L., JR. "Calling Dr. X!—To Help Reduce Swelling in the Costs of Health Insurance." *Journal of the Iowa State Medical Society*, Vol. 51, pp. 265-268. \$3 a year.

Describes the basic causes of rises in premium costs.

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. PUBLIC HEALTH SERVICE. DIVISION OF CHRONIC DISEASES. *Proceedings of the Workshop on Services to the Chronically Ill Person*. Washington: U. S. Govt. Print. Off., 1961. 71 pp.

TABLE 15.—Aid to the blind: Recipients and payments to recipients, by State, May 1961<sup>1</sup>

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1961 in—		May 1960 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	105,903	\$7,814,770	\$73.73	-0.2	+0.8	-1.7	-0.1
Ala.	1,564	65,263	41.73	+3	+5.2	-1.9	+5.2
Alaska.	96	6,908	71.96	-5.0	-7.1	-8.6	-8.2
Ariz.	870	62,651	72.01	+1	(*)	+3.6	+3.7
Ark.	1,996	111,577	55.99	-2	-2.5	-1.5	-2.9
Calif. <sup>3</sup>	13,634	1,466,351	107.70	+1.0	+2.1	-7	-8
Colo.	280	23,428	83.67	-1.8	+2.5	-3.8	+7
Conn.	300	29,584	98.61	-3	-7.0	+1.4	-5.7
Del.	259	18,331	70.78	+4.0	+5.1	+2.4	+2.0
D. C.	212	14,763	69.64	+5	+8	-6.2	-5.3
Fla.	2,461	153,815	62.50	-3	-4	-2.8	-1.0
Ga.	3,575	188,086	52.61	-5	-3	+4	+7
Guam.	6	118	(*)	(*)	(*)	(*)	(*)
Hawaii.	77	6,542	84.96	(*)	(*)	(*)	(*)
Idaho.	153	11,179	73.07	0	+1.6	-7.3	-6.5
Ill.	2,932	252,599	86.15	-5	-5	-2.5	+2.2
Ind.	1,851	143,337	77.44	-8	+4.7	+8	+5.5
Iowa.	1,422	139,684	98.23	-2	-2	-5	+3
Kans.	595	51,008	85.73	+3	+1.5	-7	+2.4
Ky.	2,398	126,702	52.86	-5	-2	-1.4	+17.0
La.	2,806	224,310	79.94	+3	+1	+4.0	+2.2
Maine.	423	27,580	65.20	-1.2	-1.1	-3.9	-2.8
Md.	435	28,276	65.00	+9	+9	-3.8	-3.8
Mass.	2,219	259,224	116.82	+2.8	+6.7	+2.9	+4.0
Mich.	1,733	139,285	80.37	-4	-2	-2.3	-2.2
Minn.	1,046	119,646	114.38	-9	+12.8	-1.1	+11.4
Miss.	5,726	219,153	38.27	-4.1	-4.2	-10.5	-11.1
Mo. <sup>4</sup>	4,951	321,815	65.00	-1	-1	-2.2	-2.2
Mont.	304	21,804	71.72	+1.7	+2.4	-14.1	-12.4
Nebr.	775	73,251	94.52	-4	-2	-8.0	+1
Nev.	177	17,597	'99.42	-6	-9	-4.3	-1.5
N. H.	245	21,321	87.02	-8	-1.1	-4	+6.9
N. J.	926	83,085	89.72	0	+2.6	-1.1	+4.0
N. Mex.	353	21,376	60.56	-6	-6	-7.1	-10.6
N. Y.	3,478	336,211	96.67	-9	-7.0	-11.1	-22.1
N. C.	5,105	285,641	55.94	-2	+7	+7	+3.3
N. Dak.	92	6,238	67.80	(*)	(*)	(*)	(*)
Ohio.	3,516	272,993	77.56	+7	+1.9	-4	+11.3
Oklahoma.	1,811	193,974	107.11	-3	-9	-2.8	+6.3
Oreg.	252	22,022	87.39	+5	-4.5	-6.0	-1.8
Pa.	17,847	1,326,064	74.30	+1	+1.3	+1.1	+1.3
P. R.	1,844	15,144	8.21	-3	-5	-3.2	-3.2
R. I.	118	9,453	80.11	-2.5	-8	-3.3	+4.2
S. C.	1,700	80,464	47.33	-5	-1.7	0	+7.6
S. Dak.	164	10,088	61.51	-6	+7	-2.4	-8
Tenn.	2,668	126,121	47.27	-3	+2	-4.1	-2.6
Tex.	6,355	371,108	58.40	-1	-2	-1	+1
Utah.	196	11,967	61.06	0	-1.2	-2.0	-21.2
Vt.	110	7,118	64.71	-9	-1.8	-20.3	-16.1
V. I.	19	590	(*)	(*)	(*)	(*)	(*)
Va.	1,236	75,138	60.79	-1	+2.2	+2	+13.7
Wash.	702	77,176	109.94	-1.1	+18.9	-3.0	+7.4
W. Va.	995	44,088	44.31	-1.1	-1.4	-2.7	+5.9
Wis.	927	87,780	94.66	+2	+7.7	-5.0	+6.6
Wyo.	57	3,974	69.72	(*)	(*)	(*)	(*)

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$37,306 to 316 recipients; Missouri, \$46,897 to 718 recipients; and Pennsylvania, \$340,121 to 11,563 recipients.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Average payment not computed on base of fewer than 50 recipients; percentage change, on fewer than 100 recipients.

TABLE 16.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, May 1961<sup>1</sup>

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1961 in—		May 1960 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	381,153	\$26,310,837	\$69.03	+0.5	+1.5	+5.7	+11.0
Ala.	12,122	456,140	37.63	+4	+8	-1.4	+3.3
Ark.	7,430	305,275	41.09	+6	-4	+4.0	+10.7
Calif.	12,671	1,212,849	95.72	+3.1	+7.7	+42.4	+43.5
Colo.	5,687	401,005	70.51	-2	-1.5	+1.0	+3.7
Conn.	2,325	211,720	116.87	+1.7	-4.1	+7.4	-8
Del.	406	27,393	67.47	+1.0	+1.3	+10.9	+12.6
D. C.	2,777	209,156	75.32	-9	-7	+8	+7
Fla.	10,077	660,388	65.53	+1.0	+1.7	+10.6	+13.3
Ga.	22,994	1,184,505	51.51	+1.0	+1.0	+8.4	+7.7
Guam.	68	1,563	22.99	(*)	(*)	(*)	(*)
Hawaii.	993	81,460	82.03	+2.3	-9	-4.2	+1.4
Idaho.	1,200	90,731	75.61	+1.6	+1.6	+17.2	+22.3
Ill.	19,583	1,714,758	87.56	+8	+7	+6.5	+13.2
Iowa.	687	65,542	95.40	+3.2	+16.7	+154.4	
Kans.	4,222	369,473	87.51	+5.5	+6	+2	+2.1
Ky.	7,944	435,451	54.82	+6	+9	+3.3	+23.9
La.	16,338	915,311	56.02	-2	-1	-1	-5
Maine.	2,175	150,977	69.41	(*)	+2.8	+4.1	
Md.	6,340	412,188	65.01	+1.0	+1.0	+1.7	+1.0
Mass.	10,420	1,413,519	135.65	+7	+2.2	+1.0	+12.3
Mich.	5,180	520,225	100.43	+1.7	+4.7	+10.5	+10.8
Minn.	2,559	158,090	61.78	+1.0	+1.3	+6.8	+7.3
Miss.	12,650	440,992	34.86	+3	+4	+10.9	+27.6
Mo.	15,437	974,145	63.10	+1	-5	+5	+2.4
Mont.	1,249	90,994	72.55	-2	+4	-4.9	-3.5
Nebr.	2,159	163,258	75.62	+1.3	+2.0	+19.7	+25.7
N. H.	447	45,076	100.84	-7	-1.0	+4.4	+11.6
N. J.	7,434	705,423	94.89	+4	(*)	+10.8	+11.8
N. Mex.	2,645	187,040	70.71	+1.1	+1.2	+7.5	+14.4
N. Y.	36,569	3,930,934	107.49	-4	-4	-1	+2.9
N. C.	19,923	1,011,975	50.79	+9	+8	+6.9	+17.2
N. Dak.	1,146	106,159	92.63	-5	-7.7	-1.5	-1.7
Ohio.	13,584	1,043,837	76.84	+1.7	+8.8	+13.7	+25.5
Oklahoma.	9,972	979,864	98.26	+8	+2	+7.4	+18.5
Oreg.	4,973	474,006	95.32	+3	-2.1	+9	+9.6
Pa.	17,786	1,082,494	60.86	(*)	+2.8	+2.9	+2.8
P. R.	22,128	195,007	8.81	-1.0	+3	-1.6	-7
R. I.	2,993	258,465	86.36	-4	+3	+4.7	+7.5
S. C.	7,938	359,907	45.34	+6	(*)	+2.1	+2.0
S. Dak.	1,148	74,800	65.16	-1.0	-5	-8	+1.6
Tenn.	10,260	472,317	46.03	+1.2	+1.5	+13.7	+14.0
Tex.	7,202	390,774	54.26	+4	+3	+17.6	+17.4
Utah.	2,629	209,005	79.50	+5	+2	+12.5	+15.6
Vt.	829	54,484	65.72	-1.2	-1.2	-7.4	-5.5
V. I.	100	3,520	35.20	0	-4	-6.5	+23.8
Va.	6,605	410,131	62.09	+2	+1.0	+6.1	+32.4
Wash.	7,266	772,785	106.36	-1	+12.4	+6.8	+14.3
W. Va.	7,294	319,054	43.75	-4	-5	-1.3	+3.7
Wis.	4,009	452,004	112.74	+1.6	+8.6	+30.2	+38.1
Wyo.	580	44,668	77.01	+1.6	-1.3	+8.0	+14.0

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Percentage change not computed on fewer than 100 recipients.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

TABLE 17.—General assistance: Recipients and payments to recipients, by State, May 1961<sup>1</sup>

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of—		Payments to recipients		Percentage change from—				
	Cases	Recipients	Total amount	Average per—		April 1961 in—		May 1960 in—	
				Case	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total <sup>2</sup>	438,000	1,201,000	\$30,092,000	\$68.60	\$25.05	-18.7	-15.9	+16.3	+16.7
Alabama	103	111	1,329	12.90	11.97	+4.7	+.5	(1)	(2)
Alaska	164	400	9,739	59.38	24.35	-33.3	-38.5	-7.6	-18.8
Arizona	3,419	6,086	143,543	41.98	23.59	-12.0	-22.2	-3.8	-15.0
Arkansas	312	1,058	4,428	14.19	4.20	-27.9	-20.9	-4.4	-7.0
California	37,886	81,838	2,347,012	61.95	28.68	-19.1	-18.9	+18.9	+13.5
Colorado	1,550	5,595	67,765	43.72	12.11	-35.1	-38.9	+10.9	+17.5
Connecticut	4,544	17,201	408,433	75.07	23.74	-9.5	-9.0	+21.5	+26.1
Delaware	1,778	4,443	123,083	69.23	27.70	-22.5	-16.2	+19.8	+16.1
District of Columbia	1,637	1,797	122,184	74.64	67.99	+3.5	+3.6	+14.6	+16.6
Florida <sup>3</sup>	9,500	(*)	324,000						
Georgia	2,422	5,830	72,021	29.74	12.85	-5.8	-3.0	+15.4	+28.6
Guam	2	2	35	(1)	(1)	(1)	(1)	(1)	(1)
Hawaii	1,080	2,255	82,404	76.30	36.54	-2.6	-1.6	+3.8	-4.2
Illinois	51,148	141,167	4,790,406	93.84	34.00	-12.7	-13.3	+17.0	+13.6
Indiana <sup>4</sup>	23,582	77,693	872,263	36.99	11.23	-11.4	-16.0	+45.4	+43.6
Iowa	4,193	10,292	153,164	36.53	14.88	-20.8	-23.1	+4.6	-3.1
Kansas	3,245	10,107	224,325	69.13	22.20	-10.3	-10.4	+39.7	+38.9
Kentucky	2,835	8,675	98,058	34.59	11.30	-1.5	-4.5	+53.5	+29.9
Louisiana	8,543	9,371	433,383	50.73	46.25	+1.1	+1.1	-3.9	-3.9
Maine	3,111	11,028	124,783	40.11	11.32	-18.1	-24.0	(1)	(1)
Maryland	4,114	5,930	269,564	65.52	45.46	-17.2	-9.1	+29.7	+41.8
Massachusetts	8,220	19,724	584,011	71.05	29.61	-10.9	-8.7	+7	+0.6
Michigan	40,722	149,397	3,839,334	94.28	26.70	-16.8	-9.2	+40.0	+37.6
Minnesota	10,359	32,966	778,249	74.84	23.59	-14.8	-17.7	+25.1	+24.5
Mississippi	974	1,248	14,747	15.14	11.82	+4.3	+2.3	-11.8	-10.6
Missouri	9,242	12,929	624,894	67.61	48.33	-6.4	-5.5	+7.3	+15.7
Montana	1,844	6,012	82,960	44.99	13.80	-10.6	-12.4	+1.1	+30.6
Nebraska	1,055	2,991	52,670	49.92	17.61	-5.0	-12.7	-1.3	-8.0
Nevada	345	681	12,779	37.04	18.77	-9.9	-15.9	+43.1	+21.5
New Hampshire	1,013	3,480	61,141	60.36	17.57	-21.1	-19.6	+16.4	+35.7
New Jersey <sup>5</sup>	10,227	35,032	1,145,379	112.00	32.70	-13.0	-11.0	+25.1	+28.6
New Mexico	710	1,059	29,324	41.32	27.70	-4.7	-7.1	-3.9	-2.5
New York <sup>6</sup>	44,489	139,791	3,782,078	85.01	27.06	-8.0	-14.5	+19.2	+13.9
North Carolina	2,232	7,231	50,051	22.42	6.92	-26.2	-25.0	+12.6	+.1
North Dakota	508	2,178	26,313	51.80	12.08	-29.8	-30.5	+15.0	+22.2
Ohio	40,411	147,477	3,125,843	77.35	21.20	-18.1	-19.6	+27.8	+26.0
Oklahoma	8,842	(*)	113,081	12.79		+6.8	-6.8		-4.0
Oregon	8,320	(*)	539,719	64.87			-21.0		+73.0
Pennsylvania	35,774	44,536	2,472,969	69.13	55.53	-66.9	-40.9	-49.1	-13.5
Puerto Rico	1,540	1,540	10,860	7.05	7.05	+9.2	+5.4	-26.2	-30.2
Rhode Island	2,947	7,181	156,784	53.20	21.83	-17.9	-36.0	+7.7	-19.6
South Carolina	1,736	3,156	51,750	29.83	16.41	-6.4	-1.5	+44.2	+10.2
South Dakota	364	1,272	11,482	31.54	9.03	-31.6	-36.0	-6.5	-6.0
Tennessee	2,650	9,049	49,708	18.76	5.49	-14.3	-20.2	+57.1	+29.4
Texas <sup>12</sup>	9,000	(*)	286,000						
Utah	1,828	4,450	127,325	60.65	28.55	-20.6	-15.5	+1.6	+4.6
Vermont <sup>13</sup>	1,300	(*)	30,000						
Virgin Islands	117	124	3,721	31.80	10.01	+6.0	+1.3	+11.7	+1.1
Virginia	2,361	6,384	101,903	43.16	15.96	-34.4	-22.3	+2.8	
Washington	11,771	25,080	891,124	75.71	35.53	-15.8	-6.9	+17.4	+18.6
West Virginia	2,040	5,394	89,271	30.36	16.55	-10.4	-1.8	+29.0	+21.8
Wisconsin	9,790	32,741	901,810	92.12	27.54	-9.8	-7.3	+41.7	+49.0
Wyoming	347	1,249	22,990	66.25	18.41	-28.8	-27.5	+5.0	+3.1

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.<sup>2</sup> Partly estimated; does not represent sum of State figures because totals exclude for Indiana and New Jersey estimated numbers of cases and persons receiving only medical care, hospitalization, and/or burial and payments for such services; recipient count also includes an estimate for States not reporting such data. Excludes Idaho; data not available.<sup>3</sup> Average payment not computed on base of fewer than 50 recipients; percentage change, on fewer than 100 recipients.<sup>4</sup> About 8 percent of this total is estimated.<sup>5</sup> Partly estimated.<sup>6</sup> Data not available.<sup>7</sup> Includes unknown numbers of cases and persons receiving only medical care, hospitalization, and/or burial, and total payments for such services.<sup>8</sup> Not computed; data not comparable.<sup>9</sup> Includes an unknown number of cases and persons receiving only medical care.<sup>10</sup> Estimated on basis of reports from sample of local jurisdictions.

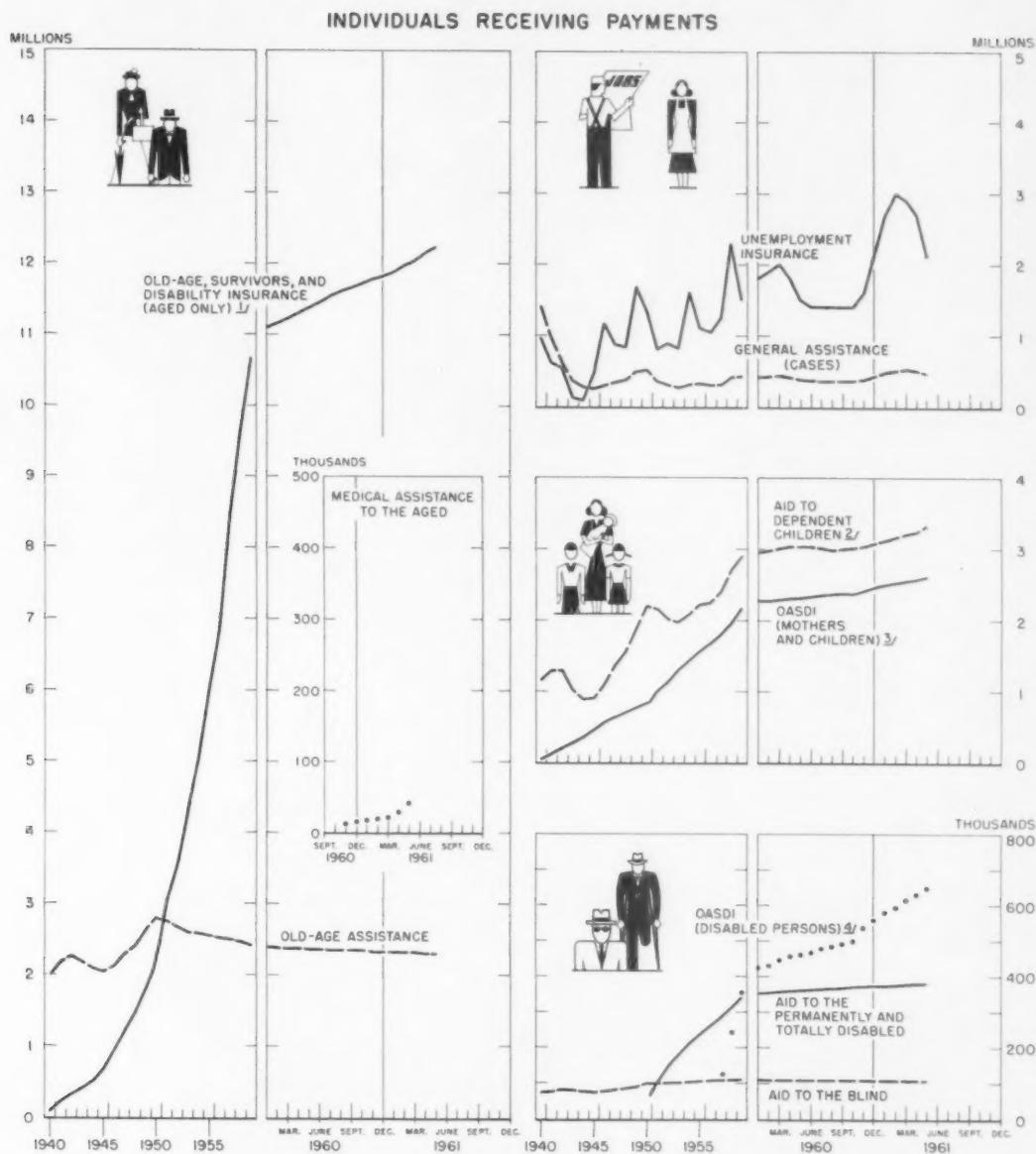
## PROGRAM OPERATIONS

(Continued from page 2)

made up 3.5 percent of the total number at the end of May 1961, compared with 2.6 percent in May 1960, when monthly benefits were payable only to disabled workers aged 50-64.

During May, 230,000 monthly benefits were awarded. This number was 67,000 less than the April total but more than in May of any other year except 1957. Lump-sum death payments totaling \$15 million were awarded to 74,600 persons.

# Social Security Operations\*



\*Old-age, survivors, and disability insurance: beneficiaries receiving monthly benefits (current-payment status); annual data represent average monthly number. Public assistance: monthly number of recipients under all State programs; annual data, average monthly number. Unemployment insurance: average weekly number of beneficiaries for the month under all State laws; annual data, average weekly number for the year.

<sup>1</sup> Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit.

<sup>2</sup> Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

<sup>3</sup> Receiving mother's benefit, wife's benefit payable to young wives with child beneficiaries in their care, or child's benefit payable to children under age 18.

<sup>4</sup> Disabled workers or the disabled dependent children aged 18 or over of retired, disabled, or deceased workers.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

UNITED STATES  
GOVERNMENT PRINTING OFFICE  
DIVISION OF PUBLIC DOCUMENTS  
WASHINGTON 25, D. C.  
OFFICIAL BUSINESS

PENALTY FOR PRIVATE USE TO AVOID  
PAYMENT OF POSTAGE, \$300  
(GPO)

